

SELL ACUITY!



NEW RESOURCES FOR AGENTS

NEW AND REDESIGNED RESOURCES HELP AGENTS SELL ACUITY

NEW Market Segment Booklets With Matching Folders

Meeting with a client and want to highlight Acuity's expertise? Take advantage of new booklets with matching folders from Acuity, customized to six commercial lines segments and personal lines!

Each booklet contains essential information about the Acuity difference and comes assembled in a matching folder—ready for you to customize with any additional inserts needed. Add your business card and some co-branded brochures to create a convenient, professional-looking package to hand to prospects and customers.

Corporate booklets with matching folders can be ordered through our agency supply system for each of the following segments:

- Construction
- Manufacturing
- Retail
- Trucking
- Commercial Insurance
- Workers' Compensation
- Personal Lines

REDESIGNED Brochures!

Our entire online brochure catalog is being revamped to give brochures a modern look and feel. They are written in plainspoken language that makes it easy to explain different coverages and services offered by Acuity and to highlight other useful insurance-related topics.

Additionally, many brochures can be co-branded with your agency logo! ●

"Acuity loves our independent agents and wants to provide opportunities to get their name out to customers. By proudly putting agency logos on Acuity brochures, we are providing agents that opportunity and letting customers see the Acuity-agency partnership."

—Ben Salzman, President and CEO

TO ORDER OR
DOWNLOAD
RESOURCES,
VISIT:
acuity.com/brochures

Your business card goes here! →



CURRENT BROCHURE CATALOG

Value of an Independent Agent - Commercial Insurance
 Value of an Independent Agent - Construction
 Value of an Independent Agent - Manufacturing
 Value of an Independent Agent - Personal Lines
 Value of an Independent Agent - Retail
 Value of an Independent Agent - Trucking
 Acuity Insures Truckers!
 Acuity Knows Construction Claims
 Acuity Knows Trucking Claims
 Acuity Top 10 Facts
 Acuity Trucking Guidelines
 AcuitySmartPay
 Auto Claim Information
 Bis-Pak - Apartment Insurance
 Bis-Pak - Car Care Business
 Bis-Pak - Churches
 Bis-Pak - Contractors
 Bis-Pak - Hotel and Motel
 Bis-Pak - Manufacturing
 Bis-Pak - Office
 Bis-Pak - Restaurant
 Bis-Pak - Retail Store
 Bis-Pak - Service Business
 Bis-Pak - Wholesale Business
 Bis-Pak Built-in Features & Enhancements
 Bis-Pak Overview
 Commercial Auto Built-in Features & Enhancements
 Commercial Auto Overview
 Commercial Output Program
 Commercial Property Built-in Features & Enhancements
 Commercial Property Overview
 Condo Unit Owners
 Construction Contracts - Certificate of Insurance Guide
 Contractors' E&O Broad Form
 Credit Scoring and Insurance
 Credit Scoring and Insurance - ID, IN, NM

Cyber Suite - Cyber Liability Coverage
 Cyber Suite - Data Breach Coverage
 Cyber Suite - eRiskHub
 Cyber Suite - Identity Recovery Coverage
 Cyber Suite - Overview
 Edge Commercial Auto
 Equipment Breakdown - Apartment
 Equipment Breakdown - Concrete Products
 Equipment Breakdown - Food Processors
 Equipment Breakdown - Grocery Stores
 Equipment Breakdown - Machine Shops
 Equipment Breakdown - Office Building
 Equipment Breakdown - Plastic Products Manufacturers
 Equipment Breakdown - Restaurants
 Equipment Breakdown - Wood Products
 Equipment Breakdown Coverage
 Excess Liability
 Food Contamination Coverage
 General Liability Built-in Features & Enhancements
 General Liability Overview
 Home-Biz
 Homeowners

Identity Fraud Expense Coverage
 Large Property Loss
 Loss Control
 M.A.S.H. Nurse Triage Hotline
 Managed Care
 Manufacturers' Errors and Omissions Coverage
 Motorcycle
 Online and Mobile Tools
 OSHA Construction 10-Hour Training Package
 Pay Plan Options - Commercial Lines
 Pay Plan Options - Personal Lines
 Personal Auto
 Personal Umbrella
 Premium Audit
 Property in the Course of Construction
 Rental Car Coverage
 Renters
 Special Investigations Unit
 Top 10 Commercial Classes of Business
 Truckers Built-in Features & Enhancements
 Truckers Overview
 Workers' Compensation Services ●



Your logo goes here!

COMMITMENT TO TOTAL QUALITY AND CONSTANT IMPROVEMENT DEFINES MICHIGAN'S COBB-HALL INSURANCE

Cobb-Hall believes that the people who best know what goes on in an agency are the ones on the front lines day in and day out. "From sales to service, our folks are engaged and understand the business of an independent agency," says **Michael Hall**, President and CEO of the Howell, Michigan-based agency.

"We have a flat organization, where everyone is engaged, responsible, and accountable for our firm's success. Leadership rises above management here. Give your people the respect, responsibility, tools, and understanding—then get out of their way and great things happen," Hall says.

"Every employee has a voice," adds **Jody Schuler**, Director of Insurance Operations. "Everyone is involved in decision-making and in setting the direction and goals of our agency. We care what they think and welcome their involvement. We celebrate exceptionalism with our 'Above and Beyond' incentive program, where employees nominate colleagues who have done exceptional work on behalf of a prospect, customer, carrier, or the agency."

The agency's culture and philosophy stems from being a Total Quality Agency (TQA), a distinction first earned through the Michigan Association of Insurance Agents over 20 years ago.

"With TQA, we've inverted the traditional 'top-down' approach to management," Hall explains. "We don't manage people—we facilitate their success by providing tools and training, then getting out of the way because they know best how to get the job done."

The agency credits TQA with creating a culture of staff ownership and empowerment and establishing a reputation for building strong customer relationships. "Our retention levels in personal and commercial lines—both in the very high 90s—prove it," Schuler says.

Deep Roots

The largest single location independent agency in Livingston County, Cobb-Hall traces its roots to the early 1900s. Hall joined the firm 37 years ago and has overseen a period of continued

expansion of the agency—from less than \$1 million in premium to more than \$15 million annually today.

Personal lines accounts for 55 percent of the agency's P&C premium. In commercial lines, Cobb-Hall considers itself a generalist, writing a broad array of main street businesses, manufacturing, contracting, and professional. The firm also offers employee benefits and life/health and PEO services.

In addition to being well known for its insurance expertise and strong community involvement, the agency is recognized for its distinctive downtown building. With an inviting, well-landscaped courtyard on Grand River Avenue, the office is a downtown landmark. It is hardly imaginable that it was built as a gas station in the early 1920s. Completely renovated and updated, the courtyard is frequently the site for wedding photo shoots, family portrait sessions, and graduation pictures that are taken in the lush courtyard. It maintains historical prominence on the state's historical building registry.

"I believe your building and physical plant provides a picture into the soul of your business," Hall says. "If you take pride in your facility, that says a lot about the culture and values of the business within."

Growth Goals

The agency has ambitious goals for the future. "Our dream is to see ourselves get to \$50 million in sales," says Hall.

Primary responsibility for reaching that goal will fall to the next generation. "I still plan on working for a long time, but we are focusing on bringing in new people with the drive and vision to take us to the next level," Hall says.

What's most important is that the agency doesn't lose sight of the qualities that have propelled its success and built its reputation. "No matter how big we grow, we need to maintain our level of quality and our unique culture," Hall says. "Hiring quality people and encouraging their development and success will do just that." ●



Cobb-Hall Insurance's landmark headquarters on Grand River Avenue

Michael Hall (left) and Jody Schuler



HAVING “CRUCIAL CONVERSATIONS” BUILDS CAREER SATISFACTION

Customer service has never been more important in the insurance business than it is today. We’re directly interacting with customers more and more. The stakes are elevated, and the service that customers receive when they interact with a company can make or break the relationship.

Customer service contact points in billing, claims, and processing are critical. When we hire people to work on these front lines, we ensure they have a customer-focused mentality that provides the foundation of service success. Then, we train and cross-train them to provide consistent, excellent customer service throughout all areas of Services.

In a service business, how employees feel impacts the quality of service they provide. The smile in the voice of a happy employee naturally shines through a customer interaction. Acuity takes pride in a workplace of openness and teamwork, where sharing different perspectives is encouraged.

It’s important that conflicts and disagreements are resolved in a positive, constructive, and non-judgmental manner. That is the basis of “Crucial Conversations” training. Crucial Conversations is a proven approach to communication and conflict resolution based on 25 years of research. This training, provided to all our Services staff, helps them learn to manage emotions, have more effective conversations, and provide empathy when communicating with others.



**BY CARRIE GOVEK AND LISA KLAPPERICH,
SERVICES MANAGERS**

Acuity began training our Services staff on Crucial Conversations three years ago. We have received positive feedback and comments that the training has been life changing. Employees are equipped to hold conversations they may have struggled with or avoided before. Having these effective conversations helps to resolve or avoid conflict.

Across every industry, customer service can be a high-turnover job. At Acuity, it is a rewarding career. We believe our people make the difference. Investing the time and energy, and building employees’ confidence to have conversations that matter, creates an environment that fosters open and honest communication. When employees feel heard and supported, that translates to satisfied employees. Satisfied employees provide that extra level of care for the customer and experience greater satisfaction in the work they do.

We experience low turnover. Low staff turnover plays a key role in providing exceptional service. Experience promotes positive and productive relationships with agents and insureds. They work with knowledgeable, proficient, and confident customer service professionals. It truly is a win-win situation for everyone involved. ●





Field Claims Representatives **Kelsey Ball** and **Rebecca Falzone** wear their Acuity hats on Mount Pilatus in Lucerne, Switzerland.

Jennifer Faoro Weller of Arrow Insurance Management went trekking in Nepal with her Acuity beanie in April and May of this year. She is pictured at about 14,000 feet above sea level with Dhaulagiri, the seventh highest mountain in the world, in the background.



Jessica Kooienga, Account Manager at Pioneer Business Insurance Agency, took some quality reading material along on her visit to Amalfi, Italy.



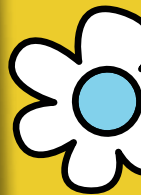


The Kilmer Group's **Linda Hemenway** gives the "hang loose" greeting sign while wearing her Acuity handerwear in Kailua Bay, Kona, Hawaii.



Executive Administrative Assistant **Mindy Fickett** brought her unmistakably Acuity hat on a visit to the Leaning Tower of Pisa.

Commercial Lines Underwriter **Kim Pitterle** and her husband, **Derek**, took a trip to Yosemite and Sequoia National Parks. Kim brought her Acuity shirt and a picture of their son, **Chase Joseph**, who had passed away a few days after being born in March.





Devera Brower of Security First Insurance and her husband, **Stewart**, repurposed Acuity's annual report box as a sweet birdhouse!

Ann Collin of The Hoffman Agency and her sister-in-law, Chris, visited castles in Ireland, including this one in the town of Clonmel. Acuity's red and white colors are also the colors of Ann's home county of Cork.

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! ●

ACUITY HEALTH CHALLENGE RAISES OVER **\$12K TO EXPAND HEALTH CARE**

The 2017 Acuity Health Challenge raised over \$12,000 to help expand access to quality health care in the Sheboygan County Area through efforts of the Aurora Health Care Foundation.

In its sixth year, the Acuity Health Challenge featured a 5k or 2-mile run/walk and nearly 600 participants. Proceeds will support the creation of a new Aurora Health Care medical center in Sheboygan County. The facility will include a hospital, ambulatory surgery center, and medical office building to meet the future health care needs of Sheboygan County and surrounding communities.

“We are proud to sponsor the Acuity Health Challenge,” says **Wally Waldhart**, Vice President - Sales and Communications. “This event reflects our commitment to wellness and our support for the well-being of the entire community.” ●



LONE STAR STATE BECOMES ACUITY'S 26TH TERRITORY

Texas is the newest state for Acuity! We began writing business there this month.

"As the second-most populous state in the nation, Texas offers the potential for significant growth for Acuity and tremendous business opportunity for agents in neighboring states who write business there as well," says **Ben Salzmann**, President and CEO.

The Dallas/Fort Worth area alone has a higher population than Wisconsin—and higher than Wyoming, Vermont, North Dakota, South Dakota, Montana, Idaho, and Maine combined.

As in all our states, Acuity will have a strong field presence in Texas, beginning with the addition of our newest Territory Director, **Anne Cullen**. Based in Frisco, Anne will provide a personal resource to agents seeking to write business with Acuity.

"I am eager to establish Acuity's presence within the Texas marketplace. Acuity has a great reputation

and is respected for its commitment to its agents and customer base," Anne says.

Also important to independent agents in our existing states, expanding into Texas will enhance Acuity's financial strength through geographic diversification and by generating additional premium. The states we've entered since 2004 now generate about \$450 million in written premium while earning a loss ratio about the same as the rest of our operating territory.

"Our state expansion strategy has consistently generated profitable results, and we fully expect that Texas will be no exception," says **Wally Waldhart**, Vice President - Sales & Communications.

"Acuity continues to seek balanced growth from existing agencies in mature and newer states as well as from new agencies and states," says **Al Meyer**, General Manager - Sales. "Our strategy has proven to be successful, benefiting our agents, customers, and employees." ●



OUR TEXAS TD

Anne Cullen is Acuity's Territory Director for Texas. Her insurance career began at Allied Insurance, where Anne was a Commercial Lines Underwriter. She transitioned into a Field Underwriting role in the Dallas/Fort Worth area before moving into a Commercial Lines Territory Manager role within the Nationwide organization.

Anne earned her bachelor's degree in business administration from the University of Nebraska. She lives in Frisco, Texas, with her husband, **Kevin**, and daughter, **Lauryn**. ●

ACUITY NAMED A TOP PERFORMER AMONG INSURERS FOR 18TH YEAR

Acuity is named to the 2017 Ward's 50 list of top-performing property-casualty companies, putting us in the top 2 percent of insurers nationwide. Acuity has earned a spot on the Ward's 50 every year since 2000, making our company one of only three insurers to be named to the list for 18 consecutive years.

"In selecting the Ward's 50, we identified companies that pass financial stability requirements and measure their ability to grow while maintaining strong capital positions and underwriting results," says **Jeff Rieder**, partner and head of Ward Group.

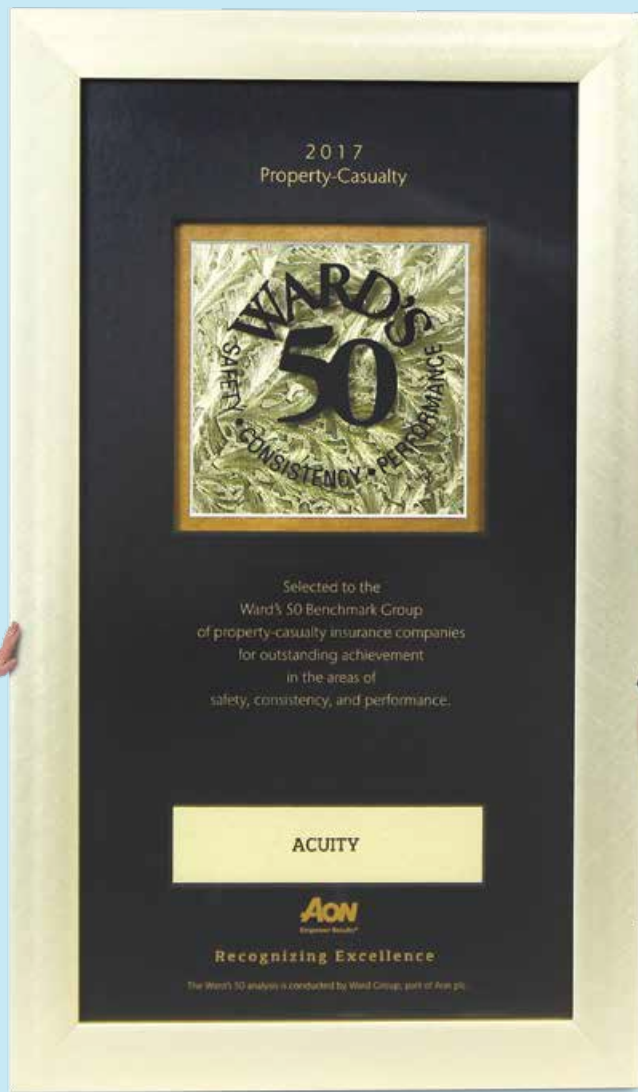
"Acuity is honored to be recognized by Ward Group for 18 consecutive years as a top performer," says **Ben Salzmann**, President and CEO. "Being a top performer among insurers reflects our consistency of strength that matters to everyone who depends on us—our employees, independent agents, and the individuals, families, and businesses who are our customers."

Ward Group is the leading provider of

benchmarking and best practices studies for insurance companies. To develop its annual list of the 50 top-performing insurers, Ward Group analyzes the financial performance of nearly 3,000 property-casualty insurance companies domiciled in the United States based on objective data and quality measures. Top performers have passed all safety and consistency tests and achieved superior performance over a five-year period.

Year after year, Acuity has outperformed the industry and did so again in 2016, growing revenue 3.5 percent while recording a combined ratio of just 92.9, nearly 8 points better than the industry.

Acuity also recorded 12.4 percent surplus growth, compared to just 0.8 percent for the industry, and exceeded competitors in sales growth. Acuity has achieved a combined ratio under 100 for six straight years and is on track to continue financial and operational success in 2017. ●



BACK-TO-SCHOOL SPENDING HABITS



Total Spending

Total back-to-school spending is expected to reach

\$27B

As a child increases in age, so does the back-to-school spending.



\$662

Elementary School



\$1,001

Middle School



\$1,489

High School

In-Store vs. Online Spending

In-store spending is expected to be twice that of online spending.



57%

In-store



21%

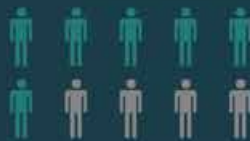
Online



22%

Undecided

Electronic School Supplies



6 in 10 parents will purchase an electronic device in their back-to-school shopping this year.



\$505

is the average spent on electronics.

Of the electronics purchased in back-to-school shopping:



28%

are laptops



23%

are tablets



19%

are cell phones

A silver laptop is shown from a slightly elevated front perspective. The screen is white and displays the text 'Agency Discount of 15%' in a dark blue, sans-serif font. The number '15' is significantly larger than the words 'Agency Discount of' and the percentage symbol '%'.

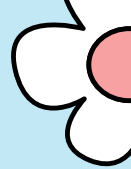
Agency Discount of

15%

on Acuity Personal Lines Policies for All Agency Personnel!

- ✓ 15% discount applies to all personal lines policies
- ✓ Discount is applied in lieu of policy commissions
- ✓ Program open to all agency employees
- ✓ Simply check the applicable box on the Policy Selection screen in Internet Rating when submitting the policy

KYLE WHELTON GOES BACK TO SCHOOL



Nationwide, the average age of a school board member is over 50—and more than 25 percent of school board members are over age 60.

In an average school board election, incumbents have the upper hand—over 80 percent of people already in office win reelection.

But **Kyle Whelton** is not your average school board member. At age 24, he is at least 25 years younger than anyone else on the Sheboygan Area School District (SASD) board and is most likely the youngest member ever to serve on it. Not only that, but when he was elected this past April, Kyle received more votes than any of the other four candidates running—all of whom were incumbents.

“I was obviously hoping to win a seat, but to finish that strong was something I didn’t expect. It was surprising and very humbling,” says Kyle, Business Analyst at Acuity’s headquarters.

Grassroots Support

The election result is perhaps less surprising when one considers the amount of work Kyle put into the campaign to build grassroots support for his candidacy. He and volunteers knocked on an estimated 2,700 doors to connect with voters personally.

“It seems a lot of people who run for local office put up a few yard signs and call it a day. I was focused on face-to-face conversations with neighbors in homes and at coffee shops—learning what they were excited about in the district and what areas they

wanted to see improved,” Kyle says.

He feels that presenting a fresh face to the public also helped. “One concern I heard in my conversations was that there was a lack of young voices on the school board. Rather than be put off by someone my age knocking on their door, people were glad to see someone like me excited to be involved on the board.”

Kyle has maintained his outreach efforts to the public after the election. His campaign’s social media site, facebook.com/wheltonforschoolboard, has transformed into a place where Kyle helps promote the school district and solicits feedback from the community.

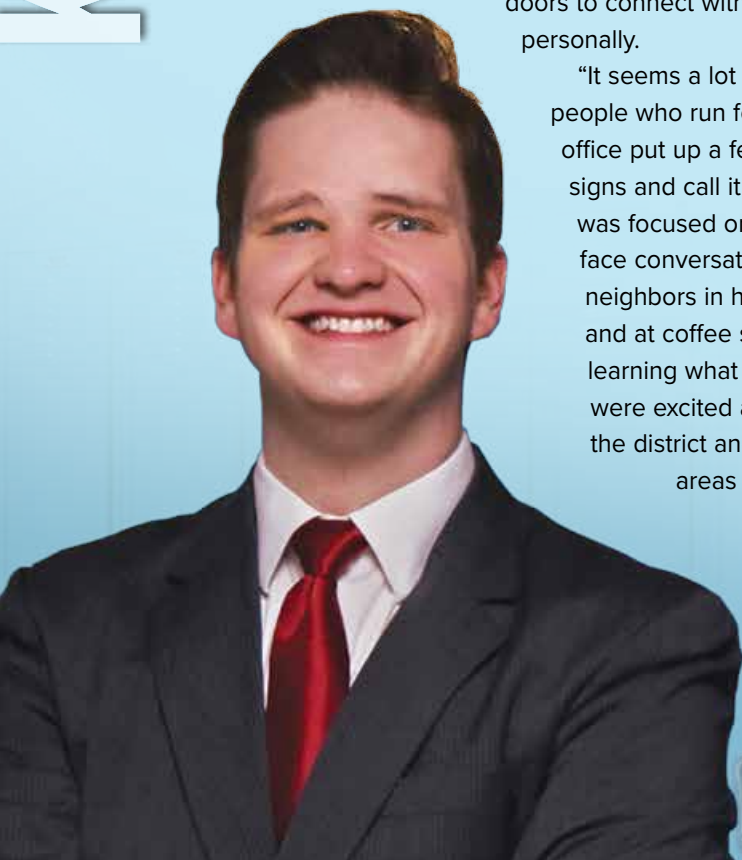
“I’m incredibly proud of what goes on in this district. I want people to know what we’re working on and the types of things we’re hearing about. I also want people to know that I’m accessible—that they can ask questions and express concerns and I will listen,” he says.

Familiar Hallways

For Kyle, serving on the board is a return to the district: he graduated from Sheboygan North High School just six years ago. After earning a bachelor’s degree in political science from Marquette University, he worked for a health care records company in Madison before joining Acuity and returning to Sheboygan.

Although Kyle obviously has a passion for politics, his main motivation for holding office is to make a difference.

“Being on the school board is a lot of late nights, and the conversations aren’t always easy, but they’re always rewarding,” he says. “You realize there is a lot of trust placed in you by the public when you serve on the school board, and I’m going to do my best to continue to earn that trust.” ●



NEW RETAIL SPECIALIST BRINGS EXTENSIVE EXPERIENCE TO AGENTS

Aaron Stamm joins Acuity as Retail Specialist. He brings almost 30 years of retail experience to Acuity in diverse areas including loss control, sales, training, and operations. Aaron has held various positions in management as well as working the sales floor.

“Aaron is an experienced, knowledgeable resource for our retail customers and independent agents who focus on the retail sector,” says **Ben Salzmann**, President and CEO. “Hiring a dedicated Retail Business Segment Specialist also reflects Acuity’s commitment to meeting the insurance and risk management needs of retailers throughout our operating territory.”

A resident of Franklin, Wisconsin, Aaron earned a bachelor’s degree in organizational communications from UW-Eau Claire. ●



Searching for a Job?

Headquarters

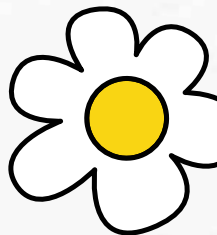
- Building Mechanical Specialist
- Commercial Lines Staff Underwriter
- Commercial Lines Underwriters
- Director - Facilities Projects
- Director - Mechanicals
- Imaging Processor
- Licensed Relationship Manager - Commercial Lines
- Mailroom Clerk
- Personal Lines Processor
- Regulatory Analyst

Non-Headquarters

- Commercial Field Underwriter -
Louisville, Kentucky
- Loss Control Representative -
Western North or South Dakota
- Loss Control Representative -
Eastern North or South Dakota

For more information, contact Joan Ravanelli Miller, General Counsel and Vice President - Human Resources, at 800.242.7666, extension 1666. ●

Acuity provides equal employment opportunities to all employees and applicants for employment without regard to race, color, sex, sexual orientation, gender identity, religion, disability, age, genetic information, veteran status, ancestry, national or ethnic origin, marital status, and all other protected categories in accordance with applicable federal, state, and local laws.



NEW MANAGERS NAMED

Tyler Olson is promoted to Manager - Commercial Underwriting at Acuity's Corporate Headquarters.

Tyler began his career at Acuity in June 2011 as a Commercial Underwriter. He was promoted to Senior Commercial Underwriter in November 2016.

He graduated in 2005 from the University of Wisconsin-La Crosse with a bachelor's degree in business management.

Tyler lives in the Town of Sheboygan, Wisconsin.



Amy Brooks is named Manager - Information Systems. She will be heading up the Enterprise Data team, spearheading Acuity's development and implementation of an enterprise data architecture.

After earning a bachelor's degree in management information systems from UW-Whitewater, Amy joined Acuity in 2003. Since that time she has had experience developing and maintaining multiple applications using numerous technologies and most recently has been a key contributor on the Finance team.

Amy lives in the Town of Sheboygan with her husband and three children. ●

FOCUS ON INSTRUCTION

Congratulations to staff members who recently earned insurance designations:

Michael Dodane, Senior Field Claims Representative – Associate in Claims Management (AIC-M)
Nathan Simons, Commercial Underwriter – Associate in Insurance Services (AIS)
Lindsey Van Ess, Commercial Underwriter – Associate in Commercial Underwriting (AU)

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

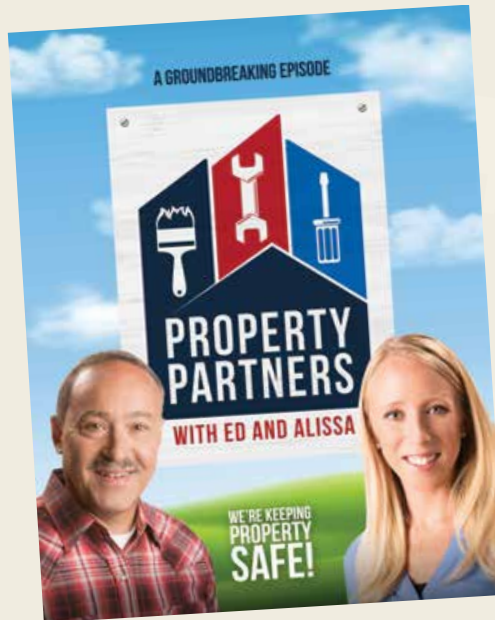
Nate Liddick, Inside Claims Representative – AIC 31
Malyssa Ludwig, Commercial Underwriter – AU 60
Kelly Marohl, Commercial Processor – AINS 21 (Segment A)
Rachael Nagode, Commercial Underwriter – AU 60 ●

ACUITY *U* *update*

PROPERTY PARTNERS TO DEBUT IN OCTOBER

Are you a fan of the property shows that fill the schedules of some cable TV channels? Then you'll want to catch *Property Partners*, the soon-to-be-released video from Acuity U!

Follow **Ed Warren** and **Alissa Burgos** as they examine commercial property, tackling the tough topics and exploring the diverse coverages and endorsements available to manage risk. Learn from **Gwen Arps** and **Nicole Hendrikse** about loss control and underwriting and what they consider when assessing commercial properties. Hear from industry specialists **John Lack** and



Mike Schlagenhauer about key property concerns that agents might not otherwise consider.

Property Partners focuses on four types of commercial properties that agents commonly write: apartments, restaurants, auto repair shops, and manufacturers. However, the lessons learned apply to virtually any commercial building, including how to avoid potential gaps between general liability and commercial property coverage.

Property Partners is set to release in early October. ●



MARKET FOCUS

Trucking

Acuity is a proud and active member of the Wisconsin Motor Carriers Association, which has 1,140 members who range from independent contractors to companies with thousands of trucks.

Acuity hosted the association's quarterly board meeting in March. After the meeting, our Trucking Specialist, **Cliff Johnson**, sat down with association president **Neal Kedzie**. Topics discussed included Neal's responsibilities as president, the association's objectives, and issues facing the trucking industry.

To see the entire interview, visit www.acuity.com/neal-kedzie-interview.



Neal Kedzie (left) and Cliff Johnson

Services

In July, **Annie Dekker**, Workers' Compensation Claims Representative (left), and **Deidre Raulin**, Product Analyst, traveled to Las Vegas to attend the Professional Beauty Association's Beauty Week. This four-day conference covered a variety of topics, including how to use data in salons, staffing, culture, technology, products, and industry trends and emerging issues.

Acuity's Services team focuses on barbers and beauticians, and we offer coverages specialized to them, such as barbers and beauticians professional liability. We can also



write these accounts in a Bis-Pak plan! Ask your territory director or underwriter for more information about what Acuity can offer for your personal appearance clients.

Retail

When evaluating property coverage for your retail clients, your first thoughts likely involve their buildings and inventory. But what about all the property they have outside their main retail establishment, such as fencing, outbuildings, landscaping, and signs?

Of these outdoor expenditures, your customer's signage can be one of the most important. Their signs not only tell the public who they are and what they have to offer, but can also direct customers around their establishment and let the public know when they are open for business.

While most property policies offer \$1,000 automatically for outdoor signs, this amount can fall significantly short of replacing damaged property. Standard signage can cost thousands of dollars, and newer digital technology can run even higher. With Acuity's Enhancement Endorsement, the amount of coverage is increased to \$10,000 automatically, and more coverage can be added if necessary. It's just one more way that Acuity makes it easy to offer great coverage to your retail policyholders!

Construction

Confined spaces in construction can present two types of hazards—physical and atmospheric. Examples of confined spaces include sewers, pits, crawl spaces, attics, and boilers. These areas are typically large enough for a worker to enter, but are not intended for regular or continuous occupancy. It is important for an employer to recognize potential confined space hazards prior to workers entering the space to perform work.

OSHA issued a confined space standard to help prevent construction workers from being hurt or killed on the job similar to the way workers in other industries are already protected. There are differences between the construction confined space rule, which includes five specific requirements, and the general industry rule. To learn more about the confined space standard and the five construction-specific requirements, visit www.osha.gov.

Manufacturing

With all the talk about trade imbalances and the plight of the American worker, one may conclude the U.S. manufacturing sector is struggling. You would be wrong. There are 12.3 million people employed in U.S. manufacturing today, earning 27 percent more on average than all other industries combined. The average annual compensation in manufacturing was \$81,289 in 2013 and growing at a faster rate than other industries. That includes small “mom and pop” startups like bakeries and pottery makers as well as large plants.

Job growth in the next 10 years is expected to add 3.5 million more manufacturing jobs, and exports have tripled over the last 30 years, according to the U.S. Commerce Department. U.S. exports from the manufacturing sector are up 53 percent from 2009 to 2014. The National Association of Manufacturers calculates each manufacturing job supports 3.5 other jobs in the U.S. economy, making it the most impactful of all business types.

In fact, manufacturing output in the U.S. continues to grow. Output is up over 150 percent since 1980, largely due to automation and increased productivity. The upside of these trends is that new jobs being created in the U.S. are often better, higher-paying jobs.

The U.S. is still the largest manufacturer in the world, making over 18 percent of the entire world’s goods. However, that percentage has dropped as many other countries have dramatically increased manufacturing and are catching up. The reshoring trend of jobs will likely continue as labor costs increase in other countries and shipping costs and delays are too unpredictable.

Firms today are leaner, and productivity per worker has almost tripled in the last 30 years. New technologies such as 3D printing and composites have radically changed the industry. New employees need skills vastly different from their parents’ generation. One of the top concerns of U.S. manufacturing executives is attracting and training

new workers. This is proving to be an obstacle even though employee compensation and benefits in manufacturing dramatically outperforms the average college graduate. There are 600,000 open positions in manufacturing today and a shortage of applicants.

The industry is working to change its image to emphasize the high-tech business it has become to address the skills gap. Individual employers and industry associations are working with schools to not only attract future employees, but also blend education with skills training. New apprenticeship programs are being developed following the European model. The worker of tomorrow must be flexible and willing to learn new skills as employers and processes must constantly change.

There are some very large manufacturers in the U.S. economy that have global reach. However, more than three quarters of all manufacturing companies have fewer than 20 employees. Is your agency capitalizing on the fast-changing manufacturing sector? Acuity, long a market for manufacturing, recently expanded our product offerings and class-of-business eligibility. Contact your underwriter or territory director for more information. ●



Mike Schlagenhafer, Manufacturing Business Segment Specialist

ARE YOU SELLING ACTUAL LOSS SUSTAINED ON BUSINESS INCOME?

Do your clients understand what Actual Loss Sustained (ALS) coverage is and how it works—and are you selling the value of the coverage?

I find that ALS is not often discussed on medium and small commercial accounts because it's typically included in businessowners policies like Bis-Pak. This automatic inclusion is one of the advantages of using Bis-Pak, but it doesn't mean the coverage should be overlooked.

With ALS, in the event of a covered loss, we will pay the actual business income and extra expense the insured incurs over a 12-month period. That's a key selling point, along with the fact that there is no coinsurance requirement.

By discussing and evaluating a customer's operations, you may find that 12 months is not enough coverage. This allows you the opportunity to sell our Bis-Pak Enhancement Endorsement, which provides, among other coverages, an extension of business income coverage to 24 months with no waiting period! The absence of a waiting period is also a selling point since most of the industry uses a 72-hour waiting period, which acts like a deductible on losses.

You can also deliver added value to clients by helping them prepare for an unexpected business income loss. Although ALS pays the actual business income loss, the loss must be proven. That can be difficult for clients who have poor recordkeeping or maintain records in such a way that they could be destroyed in a loss. This presents an opportunity for you to educate your clients on proper recordkeeping and record retention.

If your client does not qualify for Bis-Pak, ALS is still available, though not automatically included. You should discuss business

income and extra expense, along with coverage options such as ALS, with all your commercial clients. Take the time to delve into their operations, not just to minimize your E&O exposure, but to provide the best coverage and establish yourself as a trusted consultant to the customer.

To add business income to a non-Bis-Pak policy, complete a business income worksheet with your client. Acuity makes this process easier by having a simplified business income worksheet available on our website—it's just one page! Contact your commercial underwriter or territory director for details, and "Sell Acuity!"

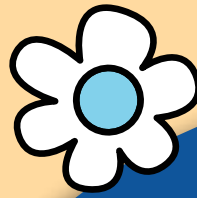


**BY GREG DAVIS,
TERRITORY DIRECTOR**



This is an illustration of coverage only. Please refer to the actual coverage form for specific terms and conditions.

Industry Insider



The Pew Research Center reported that the number of U.S. households that rent rather than own their home reached the highest level in more than 50 years. Findings include:

- From 2006-16, the number of renters grew by nearly 9 million, while the number of homeowners remained relatively flat.
- Young adults, as well as black and Hispanic households, are most likely to rent.
- Rental rates increased among all age demographics.
- 29% of households headed by college grads rent, up from 22% in 2006.
- 65% rent as a result of circumstances, while 32% rent as a matter of choice. ●



Q. I insure a lot of service businesses. What can Acuity do to help me?

A. Over the decades, Acuity developed easy-to-use systems to help you place your service accounts. In addition, we have the expertise in underwriting, loss control, and claims necessary for service businesses.

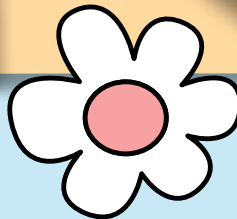
Q&A ACUITY

Q. How is your appetite?

A. Acuity insures service businesses in over 174 SIC classes. Our appetite includes auto repair, hotel/motel, rental properties, offices, and other service businesses such as printers, janitorial services, carpet cleaning, laundromats, and so much more. Call your underwriter to discuss your service business opportunities.

Q. What about coverages? Which ones should I be looking to add for service businesses?


A. Peak season, business income, equipment breakdown, voluntary property damage, signs, garagekeepers' coverage, fences, and many other coverages are available from Acuity for your service business customers. ●



Find the Flagpole

Our August flagpole was hidden atop the semi on page 15. The three winners of \$100 chosen from among those who found it are:

Robert Falkner	Marsh & McLennan Agency	Springfield, OH
Tammy Jaskolski	Robertson Ryan & Associates	Waukesha, WI
Marjorie Stein	Truck Insure Inc	West Lafayette, IN

To enter this month's contest, find the  hidden elsewhere in this issue, then send an email with its location to contest@acuity.com by September 27, 2017. This contest is open to agency staff only. ●



ASK THE SPECIALIST

ASK CLIFF

How can I help my trucking clients address distracted driving?

You're right to be concerned about distracted driving. Smartphones are often considered a leading cause of distraction, and for good reason. Texting—and similar activities such as checking email or social media feeds—requires visual, manual, and cognitive attention from the driver and is by far the most alarming driving distraction. In fact, drivers texting while driving were looking away from the road 4.6 out of every 6 seconds, a time period in which a vehicle rolling at 55 miles per hour will travel more than the length of three football fields.

To address this hazard, the FMCSA has banned texting using handheld devices. However, there are many other distractions drivers can face behind the wheel. Even common activities such as adjusting a radio, eating and drinking, or using a map or navigation system can be distracting.

Motor carriers have an important role to play in reducing distracted driving. Here are six important steps your trucking clients can follow to help drivers stay safe and distraction-free.

1. Have a distracted driving policy that clearly states drivers are to be focused on driving tasks while behind the wheel. Explicitly forbid activities such as texting, using hand-held cell phones, and similar distractions. Include operations personnel and other employees in the policy, not just drivers.
2. Educate and train all affected by the policy. Send information home and put stuffers in paycheck envelopes. Involve drivers by asking them to become ambassadors to represent

the company while out on the road. Provide an in-cab sticker or decal to remind drivers of your policy.

3. Enforce the policy. Make sure the policy is communicated and understood by all, and demonstrate you are willing to enforce it, which is essential for changing behavior.
4. Use technology to help with compliance and enforcement. Have on-board communications systems that “lock out” when the vehicle is in motion. Add-ons are available for text-based and cell phone-based systems that shut down device functions when the vehicle is in motion.
5. If instant communications with drivers are needed, invest in systems that alert drivers to stop safely and check messages. Hands-free, voice-activated systems can also be used, but are not as good as eliminating the use of devices altogether while driving.
6. Be willing to let go (discharge) unsafe problem personnel.

By helping your trucking clients address distracted driving, you can build stronger relationships with your customers and, more important, help them work to improve safety on our nation's roads.

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

TRIPLE TREE TROUBLE

There's a reason Acuity is not a market for tree trimmers who work off the ground, and these pictures show why! We're not sure which of these three scenarios is the most hazardous—using a bucket on a piece of mobile equipment as a lift, trusting a thin tree branch as a personal support, or sitting in a tree with no support at all!



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. ●

JAQUITA BUCHANAN SETS THE STANDARD FOR GREAT SERVICE

At Porch-Stribling-Webb, Inc., **Jaquita Buchanan** is known for defining the term *customer-focused*. “Jaquita learned early on that doing all she can do to make the customer happy would ensure that those customers stayed with us a long time,” says **Davis S. Porch, III**, agency President and CEO.

“When we hire new commercial account managers, we look to Jaquita as the standard for service. That’s how good she is at meeting the needs of our customers.”

“When customers call, the most important thing is to meet their needs no matter how large or small. My customers know they

can contact me for anything,” says Jaquita, Senior Commercial Lines CSR. She has been with the Waverly, Tennessee, agency for 24 years and enjoys helping its commercial lines clients.

“I love helping people, and I love being here at the agency and the people I work with,” she says, adding that everyone at Porch-Stribling-Webb pulls together to provide great customer service.

“Teamwork makes the dream work, and I believe we are a great team,” Jaquita says.

Congratulations to Jaquita Buchanan, an Outstanding Service Professional! ●



WORD OF MOUTH

facebook

People “Like” the news of Acuity’s recognition as a Top Performer by Ward Group, and so do we! To learn more about what’s happening at Acuity and throughout the insurance industry, check out facebook.com/AcuityInsuranceCompany. ●

