

THINK SMALL



BIG OPPORTUNITY FOR AGENTS IN SMALL BUSINESS

SMALL BUSINESS IS A BIG DEAL TO ACUITY

According to the Small Business Administration, in the United States there are nearly 30 million small businesses, accounting for over 99 percent of all businesses in the country! Small businesses are responsible for the majority of new job creation, and their rate of growth eclipses that of large companies.

Although each small business is different, they all have one thing in common—the need for quality insurance coverage. That creates tremendous opportunity for agents, and Acuity can help you capitalize on it.

“Small business provides a great flow of underlying commissions to help run an agency while providing diversity to their book,” says **Al Meyer**, General Manager - Sales.

Profit Potential

Acuity defines small business as accounts with written premium of less than \$25,000. Recently, we completed a multi-year study of the profitability of small accounts, which revealed a striking conclusion.

“The loss ratio of small accounts was significantly lower than large accounts—by double digits in some years,” Meyer says.

Additionally, business bound by an agent without requesting a preliminary quote from Acuity has been more profitable than unbound business by as much as seven percentage points. Acuity’s bound business has been the most profitable of any segment, and it has a higher overall retention level than mid-size (\$25,000-99,000) and large (\$100,000+) accounts.

“Overall, small business is a fantastic opportunity for agents,” says **Ben Salzmann**, President and CEO. “Not only is it more profitable and stable, but it also is less prone to the ‘price wars’ that surround larger businesses and create account churn. That benefits the bottom line of any agency.”

Open for Business

Acuity gives agents many reasons for writing small business with us, some of which are highlighted on the pages that follow. Many classes of business are eligible for coverage, and agents have the flexibility to bind coverage on a wide array of account sizes and types.

“Small business is a big deal to Acuity,” Salzmann says. “We are focused on providing the coverages, resources, and tools that agents need to ‘Sell Acuity’ and capitalize on this growing and profitable market segment.”



EASY ONLINE QUOTING AND APPLICATION

Acuity provides agents an easy-to-use, sophisticated online rating platform in the Agent Center at **acuity.com**. You can start a request for quote, or you can complete an application and bind risks that pass our expert underwriting system.

“Agents consistently tell us that the ease of use of our system is the best in the industry,” says **Ed Warren**, Vice President - Commercial Lines.



FAST TURNAROUND

Acuity gives you quick turnaround times on quotes from our experienced underwriters. On most small, unbound business submitted for quote through our online system, you'll receive a quote back the next day.

SALES RESOURCES

Acuity provides great online resources, brochures, and safety materials for you to provide your customers, including the ability to co-brand brochures with your agency logo.



SMALL BUSINESS SPECIALISTS

Acuity's industry specialists for construction, retail, manufacturing, and trucking, as well as loss control, help us design products, programs, and services for small business and are a great resource for agents.



Aaron (Retail), Cliff (Trucking), Mike (Manufacturing), John (Construction), and Cathy (Loss Control)

THE PERFECT PACKAGE

Acuity's package options, including both our commercial package policy (CPP) and our Bis-Pak businessowners program, provide the ability to bundle multiple lines of coverage under one policy number and one convenient billing statement.



COVERAGE

Your coverage consists of the following lines of insurance for which a premium is indicated. This premium may be subject to adjustment.

Property	\$	512.00
General Liability		

COMMON POLICY DECLARATIONS

Agency Name and Number:
1023
HOMETOWN INSURANCE AGENCY (920)345-5555
333 2ND ST
HOMETOWN WI 53123

Producer Name:
JENNIFER JONES

Policy Number: F11333

Policy Period: Effective Date: 04-01-18
Expiration Date: 04-01-19
12:01 A.M. standard time at your mailing address shown in the declarations

Page 2
F11333
04-01-18

Policy Number:
Effective Date:

..... \$ 1,611.00
to the general premium tax.

Katze
.....
Signature/Authorized Representative

THE RIGHT COVERAGE

Adding one of Acuity's Enhancement Endorsements to a commercial policy is a fast and convenient way to protect your customers against loss for many common exposures. Our Enhancement Endorsements are tailored to different classes of business and contain dozens of added coverages and increased limits. We continue to evaluate feedback from our agency force on how to make these endorsements even better.

CASH REWARDS

Acuity's cash rewards program pays you \$10 or \$20 for each electronically submitted account. Refer to the most recent program flyer for details.



THE 12 STRENGTHS OF ACUITY

Over the coming months, this column will highlight unique strengths of Acuity that benefit you—Acuity’s agents—as well as our employees and customers.

1. Deep relationship with our agents
2. Being a mutual insurer
3. Being a great workplace
4. In-house systems
- 5. Generalists in employee skills**
6. Coming in May
7. Coming in June
8. Coming in July
9. Coming in August
10. Coming in September
11. Coming in October
12. Coming in November



GENERALISTS IN EMPLOYEE SKILLS

Acuity’s staff members are trained to provide a wide range of service to agents and customers, such as our claims representatives’ ability to handle all lines of coverage from start to finish. Our broad range of talent facilitates trust, improves loyalty, and makes it easier for us to respond to and serve a broad geographic area.

PERSEVERANCE PAYS OFF FOR **MADISON AGENCY**

In December 2010, seasoned agents **Thomas (Tommy) Dunn** and **Bradley Goll** joined forces to create the Thomas Bradley Insurance agency. They started under very challenging circumstances: not only did they have to build a book of business from the ground up, but they had to wait out a one-year no-compete clause from Bradley's previous employer. Additionally, insurance carriers were not eager to sign on new agencies in the Madison metro area due to market saturation.

"It was definitely a challenge. We put all the capital into the agency from our own individual savings accounts and didn't have any personal income to speak of for two years," says Bradley, agency Partner.

Today, the Madison, Wisconsin-based agency has five full-time support employees and seven producers. How the agency not only survived, but thrived, is a story of perseverance.

"There were no shortcuts," says Tommy, agency Partner. "It was tenacity, a lot of windshield time, and a lot of knocking on doors."

Delivering Value

Personal lines accounts for about 60 percent of business at Thomas Bradley Insurance. The agency prides itself on being a value hunter—providing the best possible combination of insurance coverage and competitive pricing—and also works to show customers the value of working with an independent agent.

"We go through the customer's current policy with a fine-toothed comb to find gaps in coverage, then add value to the relationship by providing better coverage at or below the same premium they are paying now," Bradley says.

The agency also leverages the latest agency management technology to process policy changes quickly, often in real time. Additionally, Thomas Bradley Insurance emphasizes providing personalized service to its customers.

"We meet with customers in person around the kitchen table, getting to know them and their families, which helps us find policies and products that protect their changing lives," says Tommy. "People also talk to a live person when they call us, even well into the evening, which surprises people who are used to dealing with other agencies or online companies."

Agency partners (left to right) Brad Zeman, Thomas Dunn, and Bradley Goll

Thomas Bradley Insurance agency is also adapting to meet the changing needs of the newest generation of insurance customer.

"We are looking for new ways to accommodate the Millennial generation. They want to interact in different ways, such as through email, social media messaging, and other mobile technology. We want to market the value of an agent to them in this technology-driven world and show that we can accommodate however they want to do business with us," Bradley says.

Primed for Growth

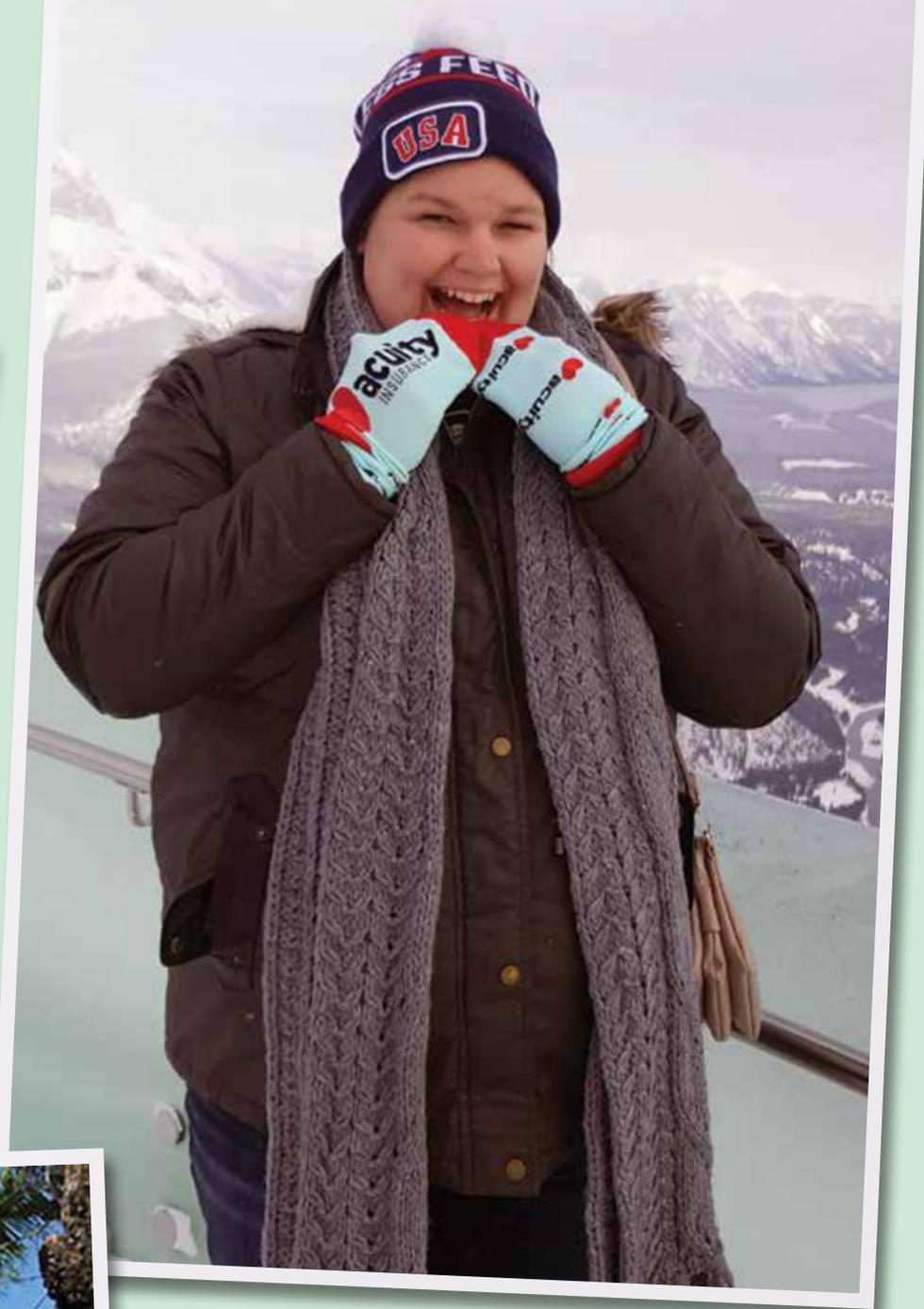
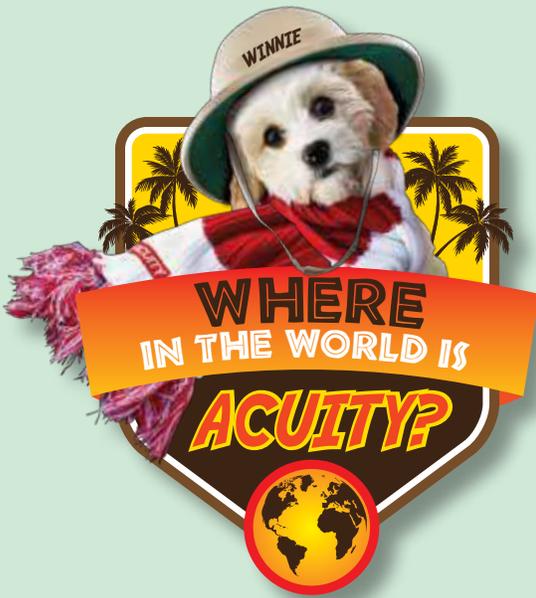
The agency expects commercial lines business to become a greater part of its mix in the future as disruptive changes, such as autonomous vehicles, impact the personal lines marketplace. To that end, **Brad Zeman**, Partner, was hired a few years ago to head up the commercial lines division. Agency management is also looking to acquisition as an avenue for growth.

"Although all our growth has been organic so far, we have gotten to the point where an acquisition could make sense to keep the train rolling down the track and propel us to the next level," Tommy says.

But regardless of its future size or mix of business, Thomas Bradley Insurance won't lose sight of what helped it grow from ground zero to become one of the fastest-growing agencies in the Midwest.

"Finding the best value in coverage and price and providing great customer service have always been the foundation of our agency," Bradley says. "That will never change no matter our size."





Rachel Smith, Account Manager Assistant at Navigator Truck Agency, forgot her gloves on a recent trip to Banff National Park. Good thing she packed her Acuity socks!



Jacquie Mason, Agent at Greteman & Associates, and her husband, **Tim**, celebrated their 25th wedding anniversary with a visit to Bamboo Beach in Jamaica.



Three generations of skiers took to the slopes of Copper Mountain, Colorado: **Maureen Norejko**, Commercial Account Executive at Security First Insurance Agency (right), her mother, **Katy** (center), and her daughter, **Charlotte** (left).



Diana Decker, Account Manager at LP Insurance Services, overlooks Strawberry Point in southwest Utah.

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!

COMMERCIAL “FUNDERWRITING” **BUILDS TEAMWORK**

Acuity has a fun-loving culture, and many departments across the company find ways to have fun while building teamwork and camaraderie. In Commercial Lines, the “Funderwriting Committee” creates quarterly events that are designed to bring people together.

“The whole idea is to mix underwriters, premium auditors, and managers on different teams, so everyone gets a chance to know other people in the department. Each event we plan is designed to meet that goal,” says **Stephanie Schreiber**, General Manager - Commercial Underwriting.

Recent events include a “Dodge-Paw” (dodge-ball) tournament that raised money for the Sheboygan Humane Society, “A-CLUE-ity,” where teams collaborate to solve a murder mystery, and the “Funderwriting Fracas” game show. The committee also organized “Underwriting Unleashed” for the second year, where teams compete against each other in events such as the Name the Manager Race, Pin the Moustache on Ed Warren, and Name that Underwriter.

Ed Warren waits for the team to respond.



Tamara Koriath and Anthony Simanovski.



Stephanie Schreiber and Justin Bingham are ready for some “Dodge-Paw.”

Carli Miller plants her team's flag.



Anthony Simanovski's teammates cheer him on as he spins.



Commercial "Funderwriting" builds teamwork and camaraderie.

OLYMPIC DREAM COMES TRUE FOR **MARSH & MCLENNAN'S AILEEN GEVING**

Since she first tried curling at age 10, **Aileen Geving** has been hooked on the sport. How much does she enjoy it? Consider that Aileen's LinkedIn profile lists her title as Commercial Lines Account Executive at Marsh & McLennan Agency in Duluth, Minnesota, *and* High Performance Curler.

Aileen describes curling as "chess on ice," where strategy is as important as skill. "Every move that you make is going to have an effect on what the next play is," she says. "We constantly strategize as a team about how we will make our next move, what we expect the other team to do, and how that impacts us."

Aileen grew up curling at the Duluth Curling Club and has maintained an intense training and competition schedule over the past 20 years. After several attempts to make the U.S. Olympic curling team, Aileen's dream came true at the 2018 PyeongChang Olympics.

"Growing up watching the Olympics, it was absolutely amazing and inspiring to be part of it," she says. "There's an energy and positivity between all the athletes of different sports."

With the 2018 closing ceremonies behind her, Aileen is already looking to the 2022 Olympics. "The experience was absolutely worth all the work that went into it," she says. "It would be hard to pass on the opportunity to be part of it again."



Photos Courtesy Rich Harmer for USA Curling



WENDY SCHULER EMPHASIZES “TONE AT THE TOP” IN CEO SEMINAR

Recently, **Wendy Schuler**, Vice President - Finance, spoke at Silver Lake College’s CEO Breakfast Series about “Tone at the Top” leadership and how it contributes to Acuity’s business success and reputation as a great place to work.

“Tone at the Top” defines a company’s internal leadership style. Schuler said various studies have shown that when top leaders display behaviors that are ethical and honest, it encourages that same behavior in each of their employees.

“It’s a culture where everyone has ownership and responsibility for doing the right thing simply because it is the right thing to do,” she said. “If we lead by example and then, in turn, expect others to do the same and reward them accordingly.”

Schuler added that promoting and demonstrating ethical behavior from the top-down promotes integrity and honesty within Acuity. Employees are given the responsibility to continuously do what is right for the company, and open communication fosters a culture that builds teamwork.





There are many great reasons to Sell Acuity! Each month we'll highlight sales tips, important coverages, and Acuity differentiators across the retail, manufacturing, construction, trucking, services, and personal lines market segments, written by different members of our Customer Focus Teams.

Trucking

Your trucking customers have needs as unique as the rigs they operate. With over 45 years of experience writing truckers and over 10,000 trucking accounts, Acuity is your trucking expert. We provide you with the flexibility to meet and exceed the needs of your trucking customers.

Specifically, the Acuity Truckers Enhancement Endorsement provides truckers with added protection for a small price.

Coverages include:

- One combined deductible for an accident involving a truck, tractor/trailer, and/or cargo
- \$5,000 Broad Form Electronic Equipment Coverage
- \$5,000 Loan/Lease Gap Coverage
- \$1,000 Miscellaneous Equipment Used With Trailers Used by You
- \$2,500 Personal Property Coverage
- \$3,000 Electronic Logging Devices or Electronic On-Board Recorders
- Fuel in Vehicle Coverage
- \$3,000 Increased Sublimit for Audio, Visual, and Data Electronic Equipment Coverage
- \$10,000 Rental Reimbursement, Business Income, and Extra Expense Coverage
- Waiver of Subrogation for Written Contracts

These are just some of the coverages available in the Acuity Truckers Enhancement Endorsement. For more information on this endorsement or anything related to trucking, visit acuity.com/trucking.

Services

Nail salons are a great place to relax and be pampered. However, there are potential health hazards that nail technicians face, putting them at risk for injury or long-term physical effects. Three of the most common hazards are chemicals, strains and sprains, and biological exposures.

Chemicals are found in the products technicians use. Some exposures can result in minor injuries like a rash, and others can result in longer-term physical effects. Information on products is found in the Safety Data Sheets (SDS) that should be provided by the manufacturer of each product.

Strains and sprains can result from awkward body positions during manicures and pedicures. The client may be comfortable, but the technician could be bent over and reaching while performing services.

Biological exposures occur when technicians encounter a client's blood or body fluids. Good training and using medical grade disposable gloves can help reduce the technician's exposure.

Acuity Loss Control can assist nail salon owners in preventing exposures by reviewing the salon's policies and procedures, looking at potential exposures, and making recommendations that will help the owner improve their efforts to have a safe salon for their technicians and customers. Sell Acuity!

Personal Lines

April, in many parts of our country, marks the start of storm season. Now is a good time for you to reach out to your customers and make sure they are prepared.

Beyond the coverages Acuity provides to ensure your customers are protected, we also have a home inventory tool available to help them keep track of their belongings. Accurately documenting what is in a home, apartment, or condo will not only help confirm proper coverage limits are obtained, but it will also help restore your customer to whole if a loss does occur.

Getting started with a home inventory is always the hardest part! Take the time to discuss completing a home inventory with your customers and let resources from Acuity guide you. See acuity.com/resources-tools/forms-and-guides.

BY **BILL WEISS**,
PERSONAL LINES STAFF UNDERWRITER

BY **CATHY BACHER**,
LOSS CONTROL SPECIALIST

BY **STEVE MALIBORSKI**,
SENIOR PRODUCT ANALYST



Construction

Partnering with an expert is important for agents who want to write more construction business. In order to continue to build our expertise, Acuity is a member of over a dozen construction associations across the nation. We enjoy learning directly from those in the industry how we can help them more.

Recently, Acuity hosted a booth at the 2018 Associated Builders and Contractors of Wisconsin SuperCon in Wisconsin Dells (pictured). Our conversations with attendees there covered a wide range of topics, including the growing need for skilled workers, the increase in technology both on and off the job site, and the special insurance coverages Acuity can provide to those in the construction industry.

If you or your clients will be attending other conferences, let us know—we'd love to join you!



Left to right: John Lack; Bob Wagner, Territory Director; and Andy Hughes, Senior Loss Control Representative.

BY JOHN LACK,
CONSTRUCTION SPECIALIST



Manufacturing

Manufacturing facilities depend on their production machinery and their employees to stay in business. Investing in preventative maintenance (PM) and predictive maintenance (PdM) strategies can help.

PM is equipment servicing completed on a regular basis to prevent a failure and associated perils. Examples include changing belts, greasing, and cleaning to prevent equipment from seizing up. PdM differs in that it is measured maintenance. Servicing is completed based on an analysis of the actual condition of a piece of equipment instead of a regular interval of time or number of pieces. Analysis could be based on vibration, temperature, sound, or positioning. This analysis helps determine when equipment is likely to reach a failure point so repairs can be properly scheduled and breakdowns averted. Additional benefits of these type of maintenance programs include increased equipment uptime and improved operating efficiency.

Scheduled maintenance programs can also lead to a reduction in employee injury exposures. When equipment is down, there is usually a rush to get it working again. This rush can lead to mistakes, missed hazards, and communication lapses during non-routine tasks, all of which are known to contribute to high severity injuries. Eliminating unscheduled downtime through PMs and PdMs keeps equipment running and employees safe.

As part of a comprehensive maintenance program, consider equipment breakdown coverage for those incidents that can't be planned for. Most standard property policies exclude this coverage, but Acuity offers it as an addition. Equipment breakdown insurance pays for physical damage, business income, spoilage losses, and extra expenses to speed repairs.

BY GWENDOLYN L. ARPS,
SENIOR LOSS CONTROL
REPRESENTATIVE



Retail

Appliance delivery or installation, furniture delivery, window installation—do any of your customers own businesses like these that require employees to work off site? Operating at unfamiliar off-site locations may be part of their everyday work, but it can also present uncertain situations where accidents may arise.

Help your insureds protect their businesses with Voluntary Property Damage coverage. Voluntary Property Damage broadens coverage for accidental damage to items in the insured's possession while off the insured's premises, even if the damage arises out of the insured's operations. This coverage helps maintain good business relationships. Be sure to check out the Voluntary Property Damage brochure in the agents' resources section of our website.

Don't take a chance when uncertainty presents itself. Add the Voluntary Property Damage endorsement to your customers' Bis-Pak or Commercial General Liability policies to broaden coverage and build relationships.

Do you have a suggestion of a retail-related topic or coverage issue you would like to see discussed? Email it to us at MerchantNews@trustacuity.com.

BY KEITH-ANN RICE,
SENIOR INSIDE CLAIMS REPRESENTATIVE



FOCUS ON INSTRUCTION

Congratulations to **Joseph Skalmoski**, Manager - Commercial Underwriting, who recently earned the Chartered Property Casualty Underwriter (CPCU) designation.

Additionally, congratulations to **Michael Scott**, Commercial Underwriter, for earning the Associate in General Insurance (AINS) designation, and to several staff members who recently completed insurance coursework:

Michelle Froh, Commercial Underwriter – AU 62

Leah Delveaux, Programmer – AINS 24

Danielle Berchmans, Programmer – AINS 24

Sam Leinon, Commercial Underwriter – CPCU 500

Austin Jacobsen, Commercial Underwriter – CPCU 551

Joseph Skalmoski



Acuity partners with Trustpilot, an independent, Google-certified review platform that provides verified reviews from people who do have a service experience with us. See all our reviews at trustpilot.com/review/acuity.com.

Barry
2 reviews



Great Insurance Provider!

I have had nothing but good experiences with Acuity. The Acuity staff is always very helpful, knowledgeable, and courteous. A real pleasure.

THE IMPORTANT 24 HOURS AFTER A TRUCKING ACCIDENT

Getting our claims representatives to the scene of a serious trucking accident is critical to providing a defense of our insured. In the 24 hours following a crash, getting as much information as possible is essential. Our representatives work to preserve evidence, because it will start to disappear if a proper investigation is not started immediately.

With advancements in vehicle technology, evidence is all around the accident scene. The semi tractor's ECM (electronic control module) may contain evidence such as engine RPMs, tractor speed, and braking events. This data and evidence can be wiped away if the vehicle is restarted prior to the information being imaged or downloaded. Additional evidence can be gathered from driver cameras, GPS units, smart phones, and vehicle tracking devices.

The ability to gather and retain this information can only be achieved if the claim is immediately reported to Acuity. The speed that the driver contacts dispatch, the time it takes dispatch to report the accident to the agent, and the time the agency takes to report the claim to Acuity are all factors in our ability to arrive to the accident scene fast. Getting there before any vehicles are moved or evidence disturbed is our goal.

Along with gathering electronic information from the insured's semi-tractor, information obtained from the other vehicle is also important. Almost all newer private passenger vehicles contain an EDR (event data recorder), which records information similar to what an ECM provides. EDRs may also capture information such as steering wheel position, seat belt use, acceleration (delta-v), cruise control use, airbag deployment, and roll angle. Securing and preserving this evidence must begin immediately—before this data is lost.

Additional evidence from the accident scene must also be gathered. This includes witness statements and information such as where the witnesses were positioned in proximity to the accident, points of impact, and where the vehicles came to rest after the accident.

Video from surveillance cameras on nearby buildings is another important investigative tool that must be gathered quickly, because recorders are often on a loop that records over footage that is not preserved. We have seen several accidents caught on video as commercial and residential surveillance cameras are becoming more and more popular.

In addition to gathering the above information, we need to ensure information given to other parties by our driver is correct and not against the interest

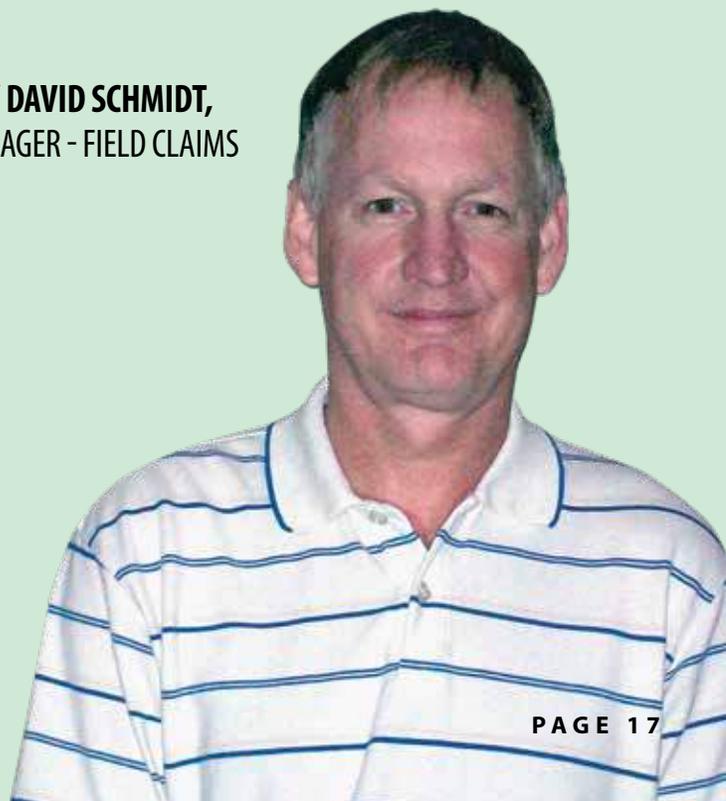
of our insured. We like to meet and speak with drivers as soon as possible to obtain and document their recollection of the facts and preserve that record. The more data we can immediately obtain, the better we are able to evaluate our insured's exposure and liability and protect their interests.

In a recent, severe multi-vehicle accident in Minnesota, Senior Claims Representative **Reid Pederson** arrived within hours, along with our legal counsel and an accident reconstruction expert. The insured was very impressed with our response. Although the insured felt their driver did nothing wrong, they saw that Acuity was there protecting them against a claim that could be brought against their company. That type of service not only benefits our customers, but also increases claim satisfaction and customer retention for our agencies and Acuity.

In summary, the first 24 hours after a severe auto accident are critical. The immediate reporting of any accident to Acuity allows us to gather the necessary information to protect our insured and provide the quality service our customers deserve.



BY **DAVID SCHMIDT,**
MANAGER - FIELD CLAIMS



WHAT'S IN A NAME?

It's generally considered impolite to laugh at people's names, but **Jodi Podi Glitteroni** is not only accustomed to it, she's perfectly fine with it.

"I love to joke around, and if someone can laugh or at least smile when I tell them my name, it makes my day," says Jodi, who is a Commercial Processor at our headquarters.

Becoming Glitteroni

As you might surmise, Jodi was not born with the full name she now has. The story of becoming Glitteroni dates back more than 20 years when she was in the process of getting a divorce.

"I really didn't want to keep my married name, but I was already in the process of buying my own house. With that, and having accounts and credit established in that name, I decided to keep it rather than go through the hassle of changing it."

However, something her attorney said stuck with her. "He told me that I could change my name to literally any name in the entire world if that's what I wanted to do," she says.

Jodi thought about that statement for years. When she decided it was time to make a change, she wanted to come up with something that was unique to her.

"I love things that rhyme and coming up with poems for special people. So, I knew my new name would have to rhyme," she says. "When I was young, my dad would tell the nursery rhyme 'Georgie Porgie' but would often change it to 'Jodi Podi, puddin' and pie.' That stuck with me."

Having settled on first and middle rhyming names, all that was left was a new surname. Jodi turned to two of her favorite things—pepperoni pizza and glitter. "I had to make it rhyme, so I came up with Glitteroni," she says.

Jodi admits she wasn't sure what the response to the change would be, but her friends and family were supportive.

"When I started telling my friends what I was going to do, they thought it was hilarious," she says. "Dad was OK with anything I wanted to do. Mom wasn't the happiest camper at first, but she said as long as I kept the first name that they gave me, it was all right."

Making the Changes

Jodi did find that changing her name after her divorce was more difficult than doing so as part of the divorce process.

"I had to petition the courts and run an ad in the newspaper of my intentions for my name change," she says. It also meant changing her name on every account and important record. However, Jodi says it has been time well spent.

"Everyone in the courthouse loved it. The clerk who helped me fill out my paperwork said it made her day, and that's what the change was all about," she says. "It's been a lot of work changing my name on literally everything, but I think it's worth it for the laughter I get when I say my name."



Industry Insider

A recent study by Javelin Strategy & Research found that:

- The number of identity fraud victims in the U.S. rose by 8% to 17.7 million in 2017.
- The amount stolen hit \$16.8 billion.
- For the first time, Social Security numbers were exposed more than credit card numbers.
- Victims of account fraud suffered an average of \$290 in out-of-pocket costs and spent more than 16 hours to resolve the issue.

Acuity's identity fraud expense coverage in personal lines provides reimbursement for an insured's legal expenses or time off from work to recover his or her identity. Members of the insured household also receive one-on-one advocacy services from CyberScout®.



Q. What is Full Safety Glass coverage?

A. This personal auto optional endorsement covers the cost to repair or replace the windshield, windows, or lights—without a deductible. A great coverage for autos with a high comprehensive deductible!

Q&A ACUITY

Q. What's unique about Acuity's Full Safety Glass coverage?

A. We offer it in all states! It's common for carriers to only offer this coverage in the few states where required.

Q. What's new with Acuity's Full Safety Glass coverage?

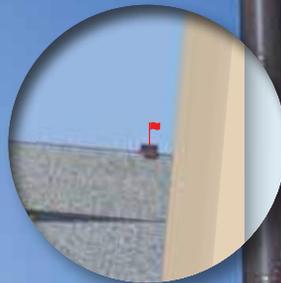
A. We are reducing pricing for this coverage in all states with our spring rate change.

Find the Flagpole

Our March flagpole was hidden on page 16, on top of the building. The three winners of \$100 chosen from among those who found it are:

Melissa Martin	NFP Property & Casualty Services	Lake Havasu City, AZ
Mark Mitchell	VTC Insurance Group	Troy, MI
Cindi Clevenger	Hediger & Meyers Inc	Peoria, IL

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 May 1, 2018. This contest is open to agency staff only.





Searching for a Job?

Headquarters

Building Mechanical Specialist
Business Analyst (Entry Level or Experienced)
Commercial Underwriter (Experienced)
Customer Service Representative - Billing
(Bilingual Preferred)
Customer Service Representative - Claims
Director - Facilities Projects
Regulatory Analyst

Non-Headquarters

Commercial Field Underwriters
Abilene, Lubbock, or Odessa, Texas
Indianapolis, Indiana
San Antonio or Austin, Texas

Field Claims Representatives
Grand Rapids, Michigan
North/South Dakota
Field Premium Auditor
Pennsylvania
Loss Control Representatives
Abilene, Lubbock, or Odessa, Texas
Minnesota
North Dakota
San Antonio or Austin, Texas
Property Claims Specialist
Territory Director
Abilene, Lubbock, or Odessa, Texas

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.



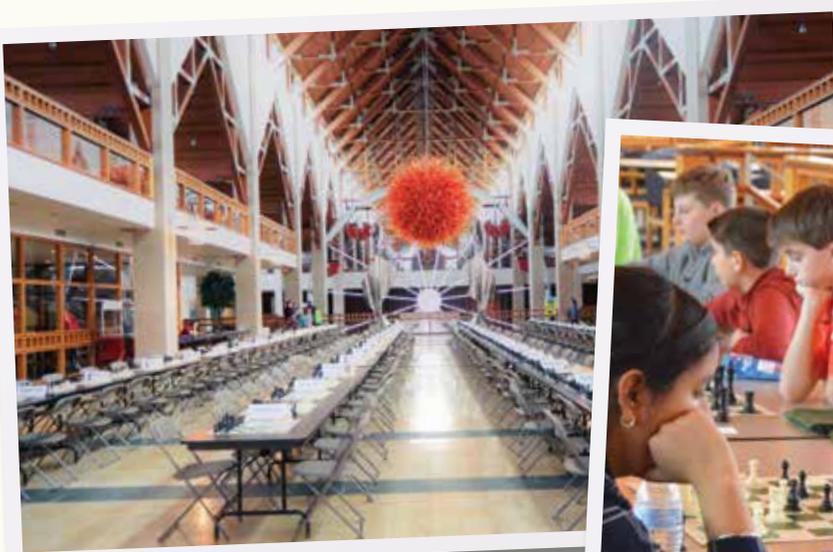
CHECKMATE!

On February 24, nearly 300 students competed in the Annual Acuity Invitational chess tournament at our headquarters. This was our seventh year of hosting the event, and over 20 employees volunteered to help this year's tournament run smoothly.

“Acuity is proud to support programs, such as the annual chess tournament, that provide students the opportunity to hone their skills and expand their educational horizons,” says **Ben Salzmann**, President and

CEO. “We have a strong commitment to the communities where we work, live, and do business.”

Acuity's headquarters is host to community events throughout the year, including educational activities and competitions, and the company's 65-foot Acuity Charity Wheel is used for special events and community fundraising. Acuity also supports initiatives that make a difference in local communities, contributing nearly \$1.3 million to charitable organizations in 2017 alone.



Photos courtesy Lish Burton

ASK THE SPECIALIST

ASK AARON

How can you help me build stronger relationships with my retail clients?

As Acuity's Retail Specialist, my goal is to enhance partnerships between retailers, agents, and Acuity by showing retailers that we are a knowledgeable, supportive resource that truly understands their industry. When I joined Acuity in 2017 as our Retail Specialist, I brought 30 years of experience in a broad range of retail business. I started my career stocking shelves in the seasonal department at a local retailer. A few years later, I transitioned to a gas

station/convenience store, where I worked second shift while getting my degree in organizational communications from the University of Wisconsin-Eau Claire.

Over the next 27 years, I worked in various retail segments including small specialty, department stores, auto repair, hardware, appliance sales, pharmacy, grocery, distribution centers, and home delivery and installation. During that time, I held many diverse positions in loss prevention, compliance, operational analytics, and more.

That experience means I can help your retail clients in many areas of their operations, some of which are shown below.

Increasing sales

- Multi-customer service training initiatives
- Merchandise display standards
- Customer loyalty/rewards programs
- Store planogram (fixture) layout
- Multiple location business coordination
- Employee staffing and scheduling
- Temp staffing solutions
- Employee hiring practices
- Payment solutions

Loss prevention

- Employee and customer theft investigation and prevention
- Dot-com fraud solutions
- Freight theft investigation
 - Customer information privacy protection
 - Services fraud investigation
 - Customer property damage and liability
 - Automobile damage liability

Store operations

- Stock level management
- Inventory procedures
- Operational procedure manuals and best practice standards
- Product logistics and reverse logistics
- Protection plans and warranty programs
- Equipment rental programs
- Customer equipment repair programs
- Landlord and property responsibility

Safety

- FDA regulations
- Food spoilage
- Safety training and awareness
- Customer and employee accident investigation
- HAZMAT material handling
- Pest control programs
- Personal protective equipment

Physical security

- Alarm systems
- Camera and surveillance equipment
- Merchandise theft prevention equipment
- EAS/RFID resources
- Building and perimeter security
- Guard service solutions
- Robbery prevention initiatives

So, if you or your retail clients have any questions, just ask! I'm here to help.

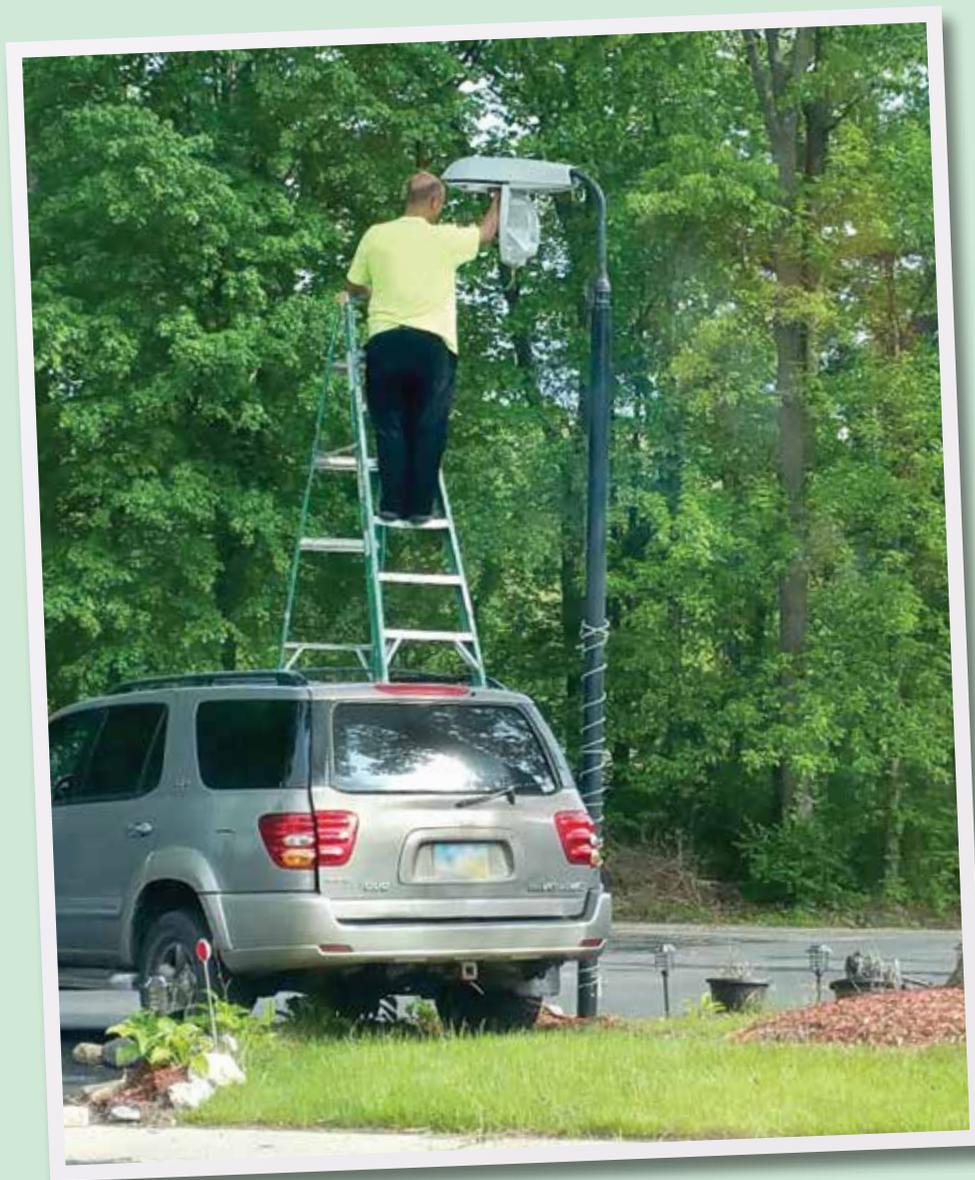
Aaron Stamm is Acuity's Retail Specialist at Acuity. His webpage is acuity.com/aaron, and you can reach him at aaron@acuity.com.



IN-SECURITY

Recently spotted was this risky attempt to fix a security light. The light-duty ladder, which appears to be bowing from the weight of the repairman,

is perched on the roof of a vehicle. We hesitate to ask whether power to the fixture has been shut off. Overall, this is a great picture of what *not* to do.



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.

POSITIVE OUTLOOK POWERS MAKELL SAHLBERG'S **OUTSTANDING SERVICE**

Commercial lines customers of Insure Forward appreciate that **Makell Sahlberg** delivers service with a smile.

“Makell comes to work every day with a positive attitude. You can feel the friendliness and warmth in her voice when she answers the phone,” says **Larry Werlinger**, Producer at the Fargo, North Dakota-headquartered agency.



Makell, a Customer Service Agent (CSA) for commercial lines, says that getting to

“She is always willing to help our clients with their needs, whether it be issuing a certificate that they need right away or helping a client navigate a claim. She is also a leader in our office, always upbeat, helping the whole office have that positive mental attitude throughout the day,” he adds.

know customers on a personal level is important. “At Insure Forward, agents make an effort to bring the CSAs along out to customer visits. That lets us see the ‘big picture’ of customers’ operations and helps everyone feel more comfortable working together,” she says.

Makell holds the Certified Professional Insurance Agent (CPIA) designation and is working on her CISR designation. She also volunteers her time to the agency’s Forward Foundation, where 100% of funds are donated to communities and families in need.

“We couldn’t ask more from Makell, as she gives it her all each and every day,” Larry says. “We are very fortunate to have someone of her caliber and integrity to work for Insure Forward.”

Congratulations to Makell Sahlberg, an Outstanding Service Professional!



WORD OF **MOUTH**

facebook

Acuity recently launched a new Facebook page targeted to service businesses, such as auto repair shops, janitorial and building maintenance services, laundromats, salons, offices, and more. Check it out at facebook.com/AcuityBusinessFocus.

