



INFOCUS
AUGUST 2018

TO NEW HEIGHTS



DELIGHTING
INDEPENDENT
AGENTS

ACUITY GOES TO NEW HEIGHTS TO DELIGHT INDEPENDENT AGENTS

Acuity has been committed to independent agents for our entire 93-year history, and that commitment will continue to flourish in the years ahead.

“Independent agents are at the heart of everything Acuity has achieved, and we can’t be more thankful,” says **Ben Salzmänn**, President and CEO.

“How we view our agents truly is different than other carriers,” adds **Wally Waldhart**, Vice President - Sales and Communications. “Other carriers look at agents as merely a cost of doing business. We see agents as a strategic advantage—part of who we are.”

In Your Shoes

Acuity has many unique and innovative ways we work to build relationships with agents (see page 3). It starts when new agencies are appointed and visit our headquarters.

“Agents come here expecting to hear about claims service, insurance products—things every company talks about. Instead, we show them our culture, let them watch our people in action, and, of course, take them to the ‘Torture Chamber.’ They leave here understanding what we do and—more important—smiling from ear to ear,” says **Susan Jones**, General Manager - Sales.

Now, we are flipping the script in a new initiative aimed squarely at further elevating our relationships with independent agents. Working with renowned consultancy, we will spend time embedded in agencies to live life in their shoes.

“For years, we’ve conducted focus groups to better understand what agents need and want. Now, we’re taking that to the next level,” says Waldhart. “We want to get into the field and dig deeper. What can we do to delight agents?”

Expect More

This means you can expect to see more of the things that make Acuity unique in the industry when it comes to support for independent agents. Look for new digital functionality designed for agents, additional personalized video and other content, expanded resources for selling and servicing accounts, and much, much more. The ultimate goal isn’t just to ensure independent agents are satisfied with Acuity, but delighted to be partners with us.

“Showing appreciation for agents is vital, but we also have to demonstrate we believe in a mutual path to the future,” Salzmänn says. “We have to be innovative. We have to continue to work toward shared success. And we have to stay focused on always delivering the best as a partner to independent agents.”



THE ACUITY FAMILY

The first time new agents log in to the **acuity.com** website, they are presented with a “Welcome to the Acuity Family” video, which perfectly summarizes how important agents are to Acuity:

We provide you with face-to-face service by a dedicated underwriting team who you'll know by name. When you call, they pick up. When you email, they respond. At Acuity, we celebrate you. We treat you like family because you are. As your family grows, so does ours. When you thrive, we thrive. On your special day, we say, “Happy birthday!” And when you're going through a difficult time, you'll know we're thinking of you. And it doesn't stop there. You are so important to us that we treat you with lots of goodies, including chocolate, chocolate, and more chocolate! How can you say no to chocolate, right? And why do we do all this? Because that's what family does. Welcome to the Acuity family.



JUST SOME OF THE WAYS WE TREAT YOU LIKE FAMILY:

- ACUITY U
- IN-AGENCY CE SEMINARS
- ACUITY PRESENCE & FLOWERS AT FUNERALS
- AGENT DISCOUNT
- ANNIVERSARY RECOGNITION
- APPRECIATION EVENTS
- BIRTHDAY RECOGNITION
- CASH REWARDS
- CHAMPIONSHIP GOLF EVENTS
- COMPANY/AGENT NEWSLETTER
- CONGRATS LETTERS FOR INSURANCE DESIGNATIONS
- CSR RECOGNITION LUNCHES
- ESCAPE ROOM EVENTS
- FLOWERS FOR SPECIAL OCCASIONS
- FOOD TRUCK EVENTS
- FRAMED ARTICLES OF AGENCY ACCOMPLISHMENTS
- FRAMINGS – CSR OF THE MONTH
- GIFT BASKETS
- GIFTS GIVEN TO NEWBORNS OF AGENTS
- GOLF OUTINGS
- GOODIES
- INFOCUS AGENCY FEATURES & FRAMED ARTICLES
- MILESTONE RECOGNITION
- NEW APPOINTMENT HOME OFFICE VISITS
- NEW-TO-ACUITY PRODUCER SEMINARS
- PACKERS GAMES
- RETIREMENT RECOGNITION
- SPA DAYS
- SPORTING EVENTS
- THANK-YOU NOTES FOR LARGER ACCOUNTS
- TROPHIES FOR TOP AGENCIES BY STATE
- “TORTURE CHAMBER”
- UNIQUE ANNUAL REPORT
- WELCOME LETTER TO NEW AGENCIES
- WINE AND PAINTING EVENTS

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. Commercial customer understanding
7. Underwriting discipline
8. World-class claims
- 9. No sales goals**
10. Coming in September
11. Coming in October
12. Coming in November

NO SALES GOALS

#9

Having no sales goals has actually proven to provide more growth in the long term by allowing a focus on profitable business, creating market stability, and avoiding writing bad business just to achieve top-line growth.



PEOPLE MAKE THE DIFFERENCE AT COLORADO'S NETWORK INSURANCE SERVICES

There are many factors that have driven the growth and success of Network Insurance Services, but one stands out above the rest: people. The agency has built a team of insurance professionals with a blend of insurance expertise, commitment to customer service, and understanding of the urgent nature of many agency-customer interactions.

"Nobody calls their agent just to chat," says **Nick Vuolo**, President of the Denver, Colorado-based agency. "Customers are calling in times of crises and problems. They may have just had a terrible loss. They have an urgent need to produce a certificate or are dealing with a billing problem. They typically call us when things are at their worst, and they can always count on us to be at our best. When they hang up, they have a smile on their face and the peace of mind that we have things taken care of for them."

Managing Clients' Risk

A locally owned business since December of 2001, Network Insurance Services takes a ground-up approach to risk management to create the best program of protection for clients.

"When we meet with a prospective client, we first learn who they are and what they do. We identify their specific needs and start building a risk management program that addresses those needs. We closely examine their current policies to identify potential gaps in coverage," Nick says.

Each new customer is assigned to a team that contains specialists for insurance coverages as well as risk management and claims management concerns. The agency has also placed a strong emphasis on providing value-added services in workers' compensation, offering a state-exclusive partnership with Cost Reduction Technologies to provide pre-employment and post-injury strength testing.

"Partnering with Cost Reduction Technologies has had a huge impact on reducing the frequency and severity of claims," says Nick. "Pre-employment testing helps our clients match people to the right position for their physical abilities. And if someone is injured, having a pre-employment baseline test shows when someone has recovered back to their pre-injury strength level."

Network Insurance Services also maintains a claims review team that includes a nurse to ensure injured workers are receiving

appropriate care. "Having a nurse work with doctors and claimants on claims adds credibility and increased communication to the process and shows the customer and the injured workers that we have their interest at heart," Nick says.

Additionally, the agency systematically reviews open workers' compensation claims, under the direction of Senior Workers' Compensation Analyst **Susan Mishler**.

"Susan has been with Network Insurance Services for 20 years and brings tremendous experience to the review process, enabling us to reach out to customers and insurers when we identify claims concerns," says Nick. The outstanding loss experiences our customers have achieved in workers' compensation are a result of the reviews Susan conducts and the other cost-containment services we provide."

Business Growth

A considerable amount of the agency's premium is generated by workers' compensation insurance, and that will likely continue. However, Network Insurance Services has added several new young, experienced insurance professionals and is pursuing growth opportunities in other areas, including construction accounts and homeowner associations (HOAs).

"Like Colorado, we are growing fast," says Nick, adding that people will continue to make the difference in helping the agency achieve its goals.

"At Network Insurance Services, we don't just sell you a policy," he says. "We take the time to learn who you are and what you do and educate you on the little-known instruments and proactive tools that can help your business control costs and become more profitable. That means meeting with every customer knee-cap-to-knee-cap when necessary, and that's what our people are committed to doing."



Back row, left to right: Tanisha Darden, Greg Harmon, Herb Phelps, Brad Henderson, and Nick Vuolo. Front row, left to right: Terri Wroblewski, Renee Dameron, Karla Callendar, and Brandie Robinson.



WE EMP♀OWER

Forbes | 2018

THE BEST EMPLOYERS *for* **WOMEN**

POWERED BY STATISTA



ACUITY NAMED A BEST EMPLOYER FOR WOMEN

Acuity is named to the Forbes list of The Best Employers for Women 2018, identified from an independent survey of more than 40,000 U.S. employees working for companies employing at least 1,000 people.

In collaboration with analytics firm Statista, Forbes asked employees in companies across all industry sectors to rate their employer on criteria such as working conditions, diversity, and how likely they'd be to recommend their employer to others. Female respondents were asked to rate their employer on factors particularly important to women, such as parental leave, lack of discrimination, and pay equity. Forbes also considered a company's representation of women in leadership roles, including at the executive and board level. The 300 highest-ranking companies were named to The Best Employers for Women 2018.

Employees who took part in the survey were not contacted through their employers but, rather, did so on their own through several online access channels.

"Earlier this year, we were pleased to be named to the Forbes list of America's Best Mid-Size Employers,

and we are now honored to be named to The Best Employers for Women," says **Ben Salzmann**, President

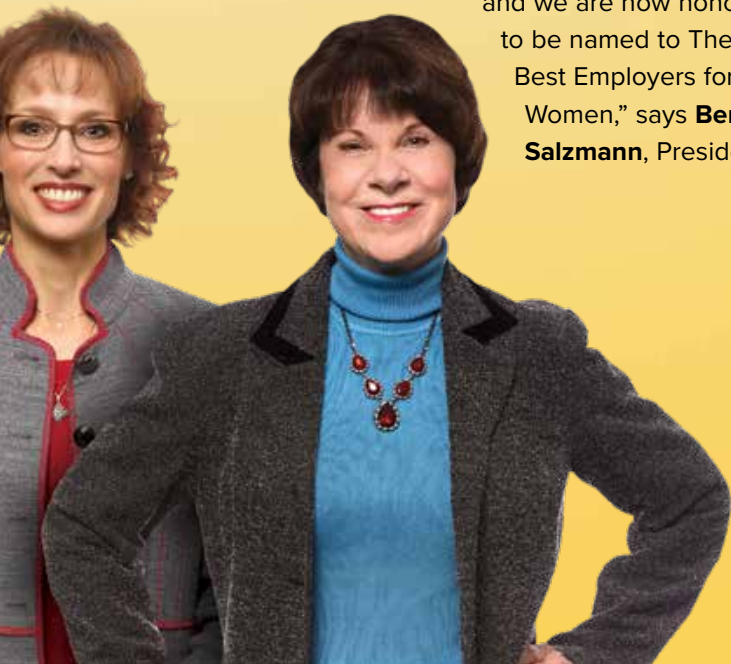
and CEO. "In both cases, the recognition is particularly rewarding because these are not awards Acuity could decide to apply for. These awards come from people feeling so strongly about Acuity that they took the time to share their feelings on their own."

"We strive to create a great workplace for everyone," says **Joan Ravanelli Miller**, General Counsel/Vice President - Human Resources. "Creating a positive work environment isn't just an issue that impacts women; it's something that is important to all employees."

Acuity's workplace offers unique benefits designed for women, such as mothers' rooms, as well as facilities and features enjoyed by all employees, such as an on-site fitness center, family nights and other bonding events for employees, and numerous programs that recognize, reward, and encourage staff.

ONE OF THE BEST PLACES FOR WOMEN TO WORK IN THE NATION!

Left to right: Joan Ravanelli Miller, General Counsel/Vice President - Human Resources; Lisa Mauer, Board Member; Melissa Winter, Vice President - Business Consulting; Margaret Farrow, Board Member; Wendy Schuler, Vice President - Finance; Sheri Murphy, Vice President, Services & Administration; and Rhonda Kirkwood, Board Member.





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.

Personal Lines

Do you have a personal virtual assistant in your home? What about a doorbell that records movement at the front door and alerts you via your smartphone? The world of smart home devices has grown exponentially in the last several years. From safety and security to convenience and aesthetics, you can find just about any device to fit your needs without looking too far.

While many of these technologies are in place to make everyday activities a little less monotonous, others help you protect your home and belongings while you are away. If your smoke alarms were to go off in the middle of the day, you might not know it if you have a traditional non-networked system. However, networked detectors and other smart home devices can alert you via smartphone apps or messaging. That is some serious peace of mind!

Did you know Acuity has discounts for smart home devices that help prevent losses from fire, water, and theft? These discounts for some smart home features were introduced in personal lines in 2017. Between the functionality of smart devices in protecting against loss and the benefits of placing personal lines business with Acuity, your customers can rest a little easier.

BY MEGAN AUGUSTINE,
REGULATORY ANALYST



Manufacturing

The manufacturers' selling price endorsement is an important coverage for manufacturing clients that generate and maintain an inventory of finished goods that are unsold.

Finished stock that is sold and waiting for shipment is covered at selling price in the standard property policy; however, unsold finished stock is covered at the replacement cost or ACV of the production cost. If a loss occurs, the difference between this and the expected selling price can create a loss of revenue that threatens a manufacturer's operations. After a loss, it may take the insured significant time to return to normal operations and additional time to replenish the lost inventory.

The manufacturers' selling price endorsement protects businesses by valuing unsold finished stock at the expected selling price. The coverage is available on Bis-Pak or property coverage with no additional charge; however, be sure to include the additional value of the finished stock in your business personal property limit.

BY JOE TIMMERMAN,
COMMERCIAL LINES STAFF UNDERWRITER



Trucking

Your trucking insureds have interesting stories to tell and pictures to show. Invite them to share with us, and we might feature them in the *Trucker Focus*! All your insureds need to do is send us their photos along with a few words about why we should feature their Life on the Road. If we choose their story and photo, we'll publish it and they will earn \$100.

Michael Tully of Two Bad Dudes, Inc. in Dubuque, Iowa, shared this photo and won \$100! Michael and his uncle, **Gernert Ames**, haul pigs throughout the country. "I've got to say, this life grows on you," Michael says. "Trucking has always been in my blood—I was just too stubborn to admit it!"

Send photos to lifeontheroad@acuity.com. Find contest rules at acuity.com/lifeontheroad.

BY JOHN BELL,
TERRITORY DIRECTOR



Services

Using a detailed exposure checklist is important when discussing coverage with a prospect. Finding out about exposures during an initial conversation and putting adequate coverage in place before the policy begins is far better than having to tell your customer they do not have enough coverage after a loss.

Acuity's enhancement endorsements provide a great safety net by bundling many valuable additional coverages into one form, but agents should always assess whether the limits provided by the endorsement are adequate. Consider these real-life examples:

- **Outdoor Signs—\$10K Enhanced Limit.** In one instance, the agent saw the sign at the entryway of the insured's property, but did not ask about any additional signs. The insured did in fact have multiple signs. When they were damaged by wind, this enhancement provided coverage, but the loss exceeded the limit.
- **Electronic Data—\$10K Enhanced Limit.** This is an important extension provided by our enhancement endorsements, but keep in mind that losses can easily exceed this amount. In one recent case, after a computer hack, the insured's estimate for data restoration alone was \$39,000.
- **Fire Department Service Charge—\$5K Enhanced Limit.** Many municipalities are putting the burden of payment on victims due to budget shortfalls. Their reasoning is that it will be paid by insurance companies. This limit may help, but you also need to assess what the insured's municipality demands.

In short, coverage analysis should always include solid, upfront underwriting by the agent to ensure adequate limits are carried.

Construction

Do you wish there was an easier way to handle builders' risk and installation floater coverages? Acuity can help with our Property in the Course of Construction endorsement, which combines both coverages in one form.

Whether your client is building a commercial structure or installing kitchen fixtures, Property in the Course of Construction is designed to protect them. One blanket limit covers all builders' risk and installation projects, including materials and supplies, along with temporary storage locations. Limits ranging from \$5,000 to \$5,000,000 are available. No additional information is needed, as the endorsement is rated based on general liability contracting payrolls plus 50% of the subcontracted cost. Automatically provided at no charge are the following coverages:

- Collapse - loss or damage to all or any part of a building under construction
- Contract penalty coverage up to \$10,000
- Ordinance or law coverage up to \$10,000
- Soft costs and rental income which include extra expenses arising out of a delay up to 5% of the insurance limit
- Testing coverage up to \$10,000
- Debris removal is included in the blanket limit

Acuity streamlines all of these coverages into one form, making it easy for you to cover your insureds' builders' risk and installation projects. Property in the Course of Construction simplifies the process of writing contracting business with Acuity!

Retail

Even with expert installation and regular maintenance, equipment can break down, which can shut down a business. Without the right insurance coverage, this can amount to costly repairs and lost productivity. That's why every retail business needs Equipment Breakdown coverage. Companies face risk of breakdown of not only the traditional boiler and machinery items (boilers, pressure vessels, and mechanical systems), but also a wide variety of electrical systems, computers, air conditioning, and other equipment essential to today's business.

Acuity's Equipment Breakdown coverage covers losses from short circuiting, electrical arcing, power surges, mechanical breakdown, motor burnout, operator error, and boiler damage. Equipment common to retailers that is covered includes cash registers, phone systems, coolers and freezers, air conditioners, heating systems, internet access, and public-address systems. If a loss occurs, machinery and/or equipment will be replaced or repaired, subject to limits.

Additional coverage in Acuity's form includes product/inventory lost due to spoilage, lost sales (business income), and extra expenses incurred during time of outage. Agents should recommend Equipment Breakdown coverage to all their retail clients.

BY **MINDY O'BRIEN**,
TERRITORY DIRECTOR



BY **JOHN ENGLISH**,
TERRITORY DIRECTOR



BY **MIKE DUESCHER**,
SENIOR COMMERCIAL LINES
UNDERWRITER



TRIFECTA!

What's better than being recognized once for growth and performance?
Being recognized three times!



STAR Performance for Agents, Employees, and Customers

Acuity earned a 2018 Stakeholder Team Accomplishment Recognition™ (STAR) Award from independent financial analysis firm Demotech, Inc., putting us among the top 1 percent of insurers nationwide. **Acuity is one of only three companies to earn a STAR Award in each of the last three years.**

The Demotech STAR Award recognizes insurers whose performance benefits all stakeholders, including agents, customers, employees, consumers, regulators, and reinsurers. Acuity was honored with a STAR Award for exceeding performance criteria and maintaining outstanding financial strength and stability, profitability, claim handling, and compensation to employees and agents. Nationwide, just 25 property-casualty carriers evaluated qualified for a STAR Award.

“To not only be included among the top 1 percent of carriers, but to be one of only three companies included for three straight years, is a tremendous accomplishment we can all be proud of,” says **Ben Salzmänn**, President and CEO. “Additionally, this award reflects how Acuity’s performance benefits everyone and reflects our commitment to employees and agents.”

Demotech, Inc. is an independent financial analysis firm located in Columbus, Ohio. Since 1985, Demotech, Inc. has been serving the insurance industry by providing consulting services as well as accurate and proven Financial Stability Ratings® (FSRs) for property and casualty insurance companies of all sizes.



Still at the Top of Our Game: 19 Years on the Ward's 50

Acuity has been named to the 2018 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 us **one of only three insurers to be named to the list for 19 consecutive years.**

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.

"To be at the top of your game for 19 years in any field is an incredible achievement," Salzmann says. "Independent agents and Acuity have created a winning team that delivers a combination of consistency, strength, and stability that is virtually unheard of in the industry."



Rising on the List of Large P&C Insurers

Acuity is the 56th-largest insurer in the nation out of nearly 3,000 companies, according to the latest Best's Rankings of the U.S. property-casualty industry. Acuity's current ranking is a three-point jump from the previous year and reflects our continued rise in the industry.

"Acuity has real momentum built, and we expect to move up even further in the rankings next year," Salzmann says. "Our continued increase in market share shows we are a strong partner for independent agencies and an employer that is able to offer professional growth and career opportunity."

Over the past 18 years, Acuity has grown 230 percent faster than the insurance industry. We have also hired nearly 800 employees over just a five-year span.

ACUITY **U** *update*

LATEST ACUITY U VIDEO UNCOVERS E&O

As an insurance agent, you have a very important job of protecting your customers' financial future. You know the great satisfaction that comes from knowing that a client was made financially whole when a loss occurs.

But we're all human, and we make mistakes. Unfortunately, making an error or omission in the insurance transaction can have serious consequences.

The latest video from Acuity U, *E&O Uncovered*,



looks at common causes of E&O claims within an agency, best practices in risk management, and how to avoid making mistakes in the future. Hosted by E&O Consultant **Cindy English**, *E&O Uncovered* delivers essential tips and information to help agents provide the best service to customers.

OPEN FOR TEXAS PERSONAL LINES BUSINESS

Acuity is open for personal lines business in Texas! This is good news for Texas agents and for any agent who has an account with Texas exposure. All lines of business, including monoline, package, and Road and Residence, are available.



Join our inner circle



SAVE SEPTEMBER 20 FOR AN INCREDIBLE AGENT TOWN HALL • IN-THE-ROUND

How to Join Us

If attending in person, please email your name and agency number to rsvp@acuity.com.

If viewing online, there is no need to RSVP, but you will need your normal Acuity username and password. On the day of the event, simply log on to Acuity.com and click the banner at the top of the Agent Center or visit www.acuity.com/townhall. If you don't have an Acuity username and password, contact the Acuity Help Desk at 920.458.9131 x4357 as soon as possible (please do not wait until the day of the event).

12 Chances to Win \$1,000!

\$40 Acuity Merchandise Store Gift Card!

Acuity's Executive Team
and Speaker Lineup

Town Hall Schedule

- 9:00 a.m. Registration Opens
- 10:00 a.m. Town Hall Meeting
- 11:30 a.m. Free Lunch
(in-person only)
- 12:30 p.m. Optional Social
Media Training



CRAIG SNYDER SEEKS ANSWERS IN PARANORMAL INVESTIGATION

Many people have seen or heard things that can't be easily explained—hints or signs that there is something “out there” beyond what we can readily understand and experiences that raise questions about the nature of our existence. **Craig Snyder** has long been interested in finding answers to those questions and found someone with a similar interest when he married his wife, **Marjorie**.

“Unknown and unexplained things always intrigued us,” he says. “Maybe you're certain you hear someone walking through your house but can't find anybody there. Or you're positive you've seen ‘something’ but you can't find anything there. We wanted to find answers.”

Gearing Up

About ten years ago, Craig and Marjorie began a quest for explanations. “We had been doing some research on our own just about the time that some TV programs started coming out about paranormal investigations. That introduced us to some different methods and equipment to expand our discovery,” Craig says.

First, the couple purchased a digital recorder to try to capture electronic voice phenomenon (EVP)—sounds found only on recordings that are interpreted as spirit voices. Over time, they have added full-spectrum cameras, infrared lights, and laser grid projectors to attempt to detect images beyond what the human eye can see. They also use a “spirit box” that creates white noise and scans forward and backward through all radio frequencies to create a communication channel.

“We are looking to capture visual evidence of a presence or for intelligent responses where we receive a direct answer to questions we ask at a site,” Craig says, adding that he believes they have done both.

“On the full-spectrum camera, there are instances where we have captured unique features or pictures that are unexplained. We've captured responses to questions on tape, both digital and analog. Every once in a while, we will actually hear a response to a question while conducting an investigation, which is exciting because that doesn't happen often.”

As public interest in paranormal investigation has increased, so have the number of locations that welcome investigators. Craig says that battlefields and abandoned hospitals or asylums are productive locations.

“Ashmore Estates in Illinois, which had been a psychiatric hospital, is a popular location for investigators, as are several locations on Mackinac Island, which had housed military forts. Wherever, unfortunately, there was death or tumult is where you are likely to make contact,” Craig says.

Many Mysteries

Craig admits some are skeptical of the couple's finds. “Most people think what we do is interesting, but some, of course, don't believe in it. However, I've been on investigations that would change their minds,” he says.

And while Craig says that he and Marjorie have found evidence of what lies beyond, ultimately their hunt raises more questions than it answers.

“Every time you find evidence of something unique or unusual, you begin to wonder about existence,” he says. “What's next for us? It's a mystery we keep exploring, but we may never know all the answers in this lifetime.”



ACUITY'S "TOP GUN" FINDS NEW USE FOR PILOT SKILLS

In May, nearly 10 million gallons of sludge from a sand mine retention pond was discharged into Wisconsin's Trempealeau River. In order to get a better perspective of the spill, Senior Claims Representative **Paul Bloyer** knew he needed to take to the air.

Paul is a licensed pilot and regular operator of one of Acuity's drones in claims investigation. However,

given the large area of impact—nearly 25 miles—Paul decided that bigger equipment was in order. He rented a plane and, with **Tom Behrend**, General Manager - Field Claims, was able to assess the damage from the air.



Paul Bloyer





Leni Magill, CISR and Director of Personal Lines at Market Financial Group, wore her Acuity scarf to stay warm during a chilly spring trip to Amsterdam.

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!



Steve Stone of Idaho's Alpine Castle Lake Insurance dons his Acuity scarf on a visit to London.

Senior Commercial Underwriter
Patty Adams sports her Acuity mukluks in front of the Eiffel Tower.





Searching for a Job?

Headquarters

Benefits Specialist
Building Mechanical Specialist
Commercial Lines Underwriter
(Experienced)
Commercial Processors
Imaging Processor

Virtual Office Openings

Commercial Field Underwriter
Indianapolis, Indiana

Field Claims Representative
Minnesota
North/South Dakota
Field Premium Auditor
Pennsylvania
Property Claims Specialist
Denver, Colorado
Territory Director
Nebraska/Kansas
Pittsburgh, Pennsylvania

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.



HOWARD RICE NAMED UNDERWRITING MANAGER

Howard Rice is promoted to Manager - Commercial Underwriting.

Howard started at Acuity in January 2008 as an Inside Claims Representative. He was promoted in January 2012 to Senior Inside Claims Representative. In 2012, he transferred to Commercial Underwriter and was promoted in December 2017 to Senior Commercial Underwriter.

A graduate of the University of Wisconsin-Green Bay with a bachelor's degree in history and an education minor, Howard lives in Newton, Wisconsin.



Industry Insider

J.D. Power surveyed how autonomous vehicle technology could affect how consumers feel about insurance and found:

- 22% of respondents indicated they would consider purchasing a highly automated car as their next vehicle.
- 40% would switch insurers if offered an autonomous discount.
- Reasons to switch to an autonomous car included lower accident risk (26%), reducing driving stress (24%), and insurance (15%).



Q. Does Acuity write homes with metal roofs?

A. Absolutely! Acuity will write homes with various types of roofs that are in good condition, including metal, clay, and hail-resistive.

Q&A CUIITY

Q. Are there restrictions imposed on metal roofs?

A. In most states, Acuity's home policy includes a cosmetic damage exclusion for metal roofs on dwellings and outbuildings.

Q. Do homes with metal roofs qualify for a discount?

A. Yes, they do! All metal roofs automatically receive a discount in Acuity's Homeowners program.

VEHICLE ID CARDS FOR APPLE WALLET AVAILABLE

Acuity customers using iOS devices can now easily add vehicle ID cards to Apple Wallet!

Have multiple drivers? Apple Wallet allows users to share vehicle ID cards with other Apple devices—no app or sign-in required. (Note: Customers must sign in to download an updated vehicle ID card each time a policy renews.)

This frequently requested update will allow customers to bring vehicle ID cards with them through their mobile devices, making it easier than ever to carry insurance with Acuity.



To Add Vehicle ID Cards to Apple Wallet:

- 1 Log in to the Acuity Customer App (using Touch ID)
- 2 Select a vehicle ID card
- 3 Tap *Add to Apple Wallet*, then *Add* to confirm

ACUITY'S FOCUS ON **REDUCING OPIOID ABUSE**

Opioid addiction is a public health crisis and a mounting threat to the economy. Approximately 115 Americans die of opioid overdoses daily—more than the number killed in car accidents. It's estimated that overdoses could claim up to 650,000 lives over the next 10 years.

Opioids also impact the workplace. Employers are already short of skilled workers, and up to one-quarter of job applicants fail drug tests. It's especially important that when workers are injured, their treatment does not result in unintended opioid addiction.

For several years, Acuity has been focusing on reducing unnecessary opioid prescription in new claims and conducting peer-to-peer reviews of existing claims for opioid abuse. Over the past three years, our focus on reducing opioids in workers' compensation injury treatment has resulted in a 32 percent reduction in the number of opioid prescriptions.

Recently, we implemented a new initiative in partnership with CorVel and their prescription drug program to trim this amount even more. Opioid prescription fills on new claims are limited to 14 days and generate a direct referral to our Telephone Case Manager (TCM) Physician Outreach team. The team consists of TCMs from CorVel and an Acuity nurse. Our nurses are integral in getting patients to understand side effects of opioids and the dangers of certain drug combinations. In addition, nurses work with the injured worker in helping to identify alternatives for treating their pain.

Agreement of one additional 14-day refill can be made while our nurses work with the claimant to identify non-narcotic or over-the-counter alternatives for treating their pain. This is followed by contact with the treating physician as to the medical necessity of the prescription. We follow American Medical Association (AMA) and Official Disability Guidelines (ODG) around opioids to determine what is appropriate. Acuity's ongoing research with CorVel will supplement our continued efforts to

effectively manage and control usage of opioids.

We believe that this early intervention in the treatment process will push our reduction level well beyond the current 32 percent. The goal of Acuity's opioid initiative is not just to reduce the chance of abuse and addiction but, more important, to help injured workers effectively manage pain during their recovery. We care about injured workers and are committed to helping them return to wellness as soon and as safely as possible.



BY NANCY SCHULZ,
DIRECTOR - MANAGED CARE





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.

David



This company is the easiest...

This company is the easiest in which to deal bar none. In this world of awful service . . . airlines, phone companies, fast food restaurants, etc., it is refreshing to deal with a company that actually cares about the clients it serves.

FOCUS ON INSTRUCTION

Congratulations to **Andrew Pipp**, Commercial Underwriter, who earned the Chartered Property Casualty Underwriter (CPCU) designation.

Additionally, congratulations go out to Product Analyst **Paige Nelson** and Commercial Processor **Liz Weinhold** for earning the Associate in General Insurance designation. Several staff members also completed insurance coursework:

Tyler Heilberger, Regulatory Analyst – CPCU 530
Sam Leinon, Commercial Underwriter – CPCU 540
Allison Paul, Inside Claims Representative – AIC 30
Nathan Simons, Commercial Underwriter – ARM 54



Andrew Pipp

ASK THE SPECIALIST

ASK CATHY

How do I develop company safety programs?

Prevention of injuries starts with understanding that employers are required by the Occupational Safety and Health Administration (OSHA) to provide a safe workplace for their employees. This does not necessarily require large amounts of money to achieve.

Productivity, quality, and safety are the three priorities in most businesses. A company's profits, reputation, and ability to continue as a strong business can be affected when any of the three priorities are not considered an integral part. It takes an active role by all company employees, including business owners and management, to create a culture that recognizes safety is important.

Establishing a strong safety culture takes time, but the rewards are worth it.

To determine what programs need to be in place, a hazard assessment should be conducted of the company's building(s) and, if applicable, job sites. Walking around the location and looking for hazards can be difficult but necessary. Checklists can be a good mental "tickler" for identifying what hazards to look for.

Ensure a written program is developed for the applicable hazards. A safety program should include a description of the hazards that employees face, what type of protection the employees should be utilizing, including personal protective equipment, air or noise monitoring, and documentation or permits.

An important part of implementing a program is employee training for those employees who are exposed to the hazards and required to abide by the policies put in place. Employees, no matter their experience level, need to be trained. This training should take place when a new policy is introduced, when a new employee is hired, and at least annually thereafter.

The final piece of developing a safety program is enforcement. Management is important for implementation and maintenance of the safety programs for the company. Part of creating a safe workplace culture is keeping it as positive as possible. However, there must be understanding by all employees that they abide by the requirements of the company's policies.

Acuity's Loss Control Representatives are an excellent resource to help customers identify the hazards present that should be addressed in a safety program. They can assist in identifying what safety programs are necessary and how they can be developed to help in reducing employee injuries and exposures.




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

Find the Flagpole

Our July flagpole was hidden near its real-life counterpart on page 11. The three winners of \$100 chosen from among those who found it are:

Sandy Bellaire	Rodgers Insurance Group, Inc	Pittsburgh, PA
Jeff LaBonte	Hickok & Boardman Inc	Burlington, VT
Tyler Jones	Archibald Insurance Center	Rexburg, ID

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



IMPOSSIBLE INSURABLES

IT'S A STRETCH

The right tools make all the difference in doing a job well and safely. These painters definitely could have used some different tools in their approach to this job!

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.



JULIE CRUM HELPS CUSTOMERS SOLVE INSURANCE CHALLENGES

Compass Insurance Account Manager **Julie Crum** never stops her quest to increase her insurance knowledge.

"Julie is not always satisfied with an answer without understanding why it's the answer," says **Jen Cornejo**, Office Manager of the Centennial, Colorado-based agency. "She deeply cares about providing an accurate and timely response to our customers and achieves this by spending the time to gain a deep knowledge of policy coverages."

Julie has been with Compass Insurance since early 2017. She says that putting herself in customers' shoes gives her the best perspective on delivering service.

"I always consider that if I were on the other end of the line, what would I want someone to tell me? I try to make sure that people fully understand their policies and coverages and take the time to listen to the questions they have," she says.

Julie enjoys her work at the agency. "I love helping people. I enjoy digging into challenging situations and solving problems," she says, adding that all the staff at Compass Insurance share a commitment to service excellence.

I love all of my coworkers. We are all very customer-focused and committed to taking care of people," says Julie.

Congratulations to Julie Crum, an Outstanding Service Professional!



WORD OF MOUTH

facebook

Autonomous vehicles have the potential to significantly impact safety, but will they be federally mandated? Read about this and other topics impacting businesses at facebook.com/AcuityBusinessFocus.

