

FAITH IN OUR FUTURE



ACUITY TO HIRE
160+ IN 2019

BUSINESS GROWTH MEANS CAREER OPPORTUNITY AT ACUITY

Acuity plans to hire more than 160 employees in 2019, with the majority of hires coming from new openings and positions.

Our hiring is the result of continued business growth and expansion. We've doubled our revenue in the past eight years, are on track to add \$225 million to top-line revenue in just 24 months, and are now ranked as the 56th largest of 2,600 property-casualty insurance companies in the nation.

"Growth leads to opportunity for everyone," says **Ben Salzmänn**, President and CEO. "Acuity's continued expansion means that not only are we able to provide rewarding jobs to new hires, but also to offer tremendous advancement potential for employees who seek it."

Expansion Everywhere

Job openings at Acuity will span nearly every area of the company and offer competitive salaries and outstanding benefits. We plan to hire processors, underwriters, claims staff, programmers, analysts, specialists, and more. (See the current list of job openings on page 15.)

"Acuity continues to offer fulfilling careers to people of all backgrounds and levels of experience," says **Joan Ravanelli Miller**, General Counsel and Vice President - Human Resources. "We are hiring recent graduates starting their first job, experienced insurance professionals seeking new challenges, and people from other industries looking to make a career change. Acuity also features a unique, employee-focused corporate culture where people work together in true teamwork and can also make a meaningful contribution to the community through our philanthropic outreach."

Our culture and workplace have earned multiple recognitions. Acuity is the winner of a Silver Stevie® Award for Great Employers. Additionally, CEO Magazine recently named Acuity one of "The seven office wonders of the world," and the Society for Human Resource Management (SHRM) named Acuity one of the "6 Coolest Workspaces that Aren't Apple, Amazon or Microsoft." Other recent honors include being named to Forbes "The Best Employers for Women" and "America's Best Mid-Sized Employers," PEOPLE's

50 "Companies That Care," and the FORTUNE "100 Best Companies to Work For.®"

Faith in Our Future

Acuity's headquarters expansion project, completed last year, allows us to plan for significant staffing increases and business growth in the years ahead. Our recruiting takes many forms, including our innovative College2Acuity tour (see facing page). Additionally, referrals from staff and agents continue to produce the majority of our new hires.

"Referrals are important not only because they produce great candidates, but also because they show that people recognize Acuity as a great place to work," Ravanelli Miller says.

Adding staff also reflects confidence in our continued growth and success as well as an ongoing commitment to our agents and customers.

"We need to be certain to have the resources in place to maintain our level of world-class service," Salzmänn says. "We believe in Acuity and have faith in our future."

COLLEGE²ACUITY 2018 BACON TOUR

SILVER LAKE COLLEGE - SEPT. 13	UW-MADISON - OCT. 4
ST. NORBERT COLLEGE - SEPT. 18	MSOE - OCT. 8
UW-GREEN BAY - SEPT. 18	OLIVET COLLEGE - OCT. 8
CARTHAGE COLLEGE - SEPT. 19	BUTLER UNIVERSITY - OCT. 9
CARROLL UNIVERSITY - SEPT. 25	ILLINOIS STATE UNIVERSITY - OCT. 10
UW-WHITEWATER - SEPT. 25	LAKELAND UNIVERSITY - OCT. 11
CONCORDIA UNIVERSITY - SEPT. 27	UW-LA CROSSE - OCT. 16
WISC. LUTHERAN COLLEGE - SEPT. 27	VITERBO UNIVERSITY - OCT. 16
UNIVERSITY OF AKRON - OCT. 1	UW-EAU CLAIRE - OCT. 17
MARIAN UNIVERSITY - OCT. 3	N. MICHIGAN UNIVERSITY - OCT. 25
RIPON COLLEGE - OCT. 3	

*Pictured on cover (left to right):
HR Specialists Jordan Lindstrom,
Savannah Stenlund, Kaise Aschliman,
and Tim Muldoon*

COLLEGE2ACUITY: THE 2018 BACON TOUR

College students are starting their job search earlier than ever before, often at the start of their senior year. For the past several years, College2Acuity has focused on introducing students to Acuity during the beginning of their job search.

Our Human Resources "Tour Team" consists of **Savannah Stenlund, Kaise Aschliman, Jordan Lindstrom, Tim Muldoon, and John Krechel**. We also brought several Acuity staff members who are alumni to visit schools as well.

This year, we visited more campuses than ever before and added new states. College2Acuity has already had a strong impact. We reached thousands of students personally and increased the number of resumes we received by more than 50 percent over 2017. We also distributed 1,000 fanny packs, 1,500 pieces of chocolate, and 2,300 pieces of bacon!



Left: Jason Mathes (top) and Kaise Aschliman (bottom) staff Acuity's display on the College2Acuity tour. Above: Jordan Lindstrom fries a batch of bacon while Tim Muldoon and Savannah Stenlund give a thumbs-up.



ACUITY'S DIGITAL TRANSFORMATION

David L. Rogers, Faculty Director of Columbia Business School's executive education programs in digital business strategy and digital marketing, author of *The Digital Transformation Playbook*, and global business consultant, analyzed Acuity's business to determine what distinguishes us in the marketplace.

That analysis yielded 12 unique strengths in the *Acuity Digital Transformation Playbook*. Over the past 12 months, we've highlighted each of those strengths that benefit you—Acuity's agents, employees and customers. Here they are all together.

#1

Deep relationship with our agents

Acuity's deep relationship with our agents means you give us the first look at the best business and help us achieve our mutually beneficial goal of not competing solely on price.

#2

Being a mutual insurer

Acuity's mutual governance allows for long-term focus and planning through profitable rather than top-line growth.

#3

Being a great workplace

Being a great workplace produces low voluntary turnover, which saves money, increases productivity and motivation, and ensures top-notch service is provided by empowered employees.

#4

In-house systems

Acuity's advanced, in-house systems are nimble and easy to change, create greater ease of doing business with agencies and customers, and enable faster geographic expansion and integration.

#5

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.

#6

Commercial customer understanding

Acuity's deep understanding of commercial customers, bolstered by industry specialists for construction, retail, manufacturing, and trucking, as well as loss control, results in reduced price competition and greater customer loyalty.



#7

Underwriting discipline

Acuity's underwriting discipline in both personal and commercial lines produces stronger, more profitable growth over the long term with independent agents.

#8

World-class claims

Acuity's world-class claims service facilitates outstanding customer trust.

#9

No sales goals

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.

#10

Cycle management

Cycle management has consistently produced more growth for Acuity over the long term. Acuity maintains underwriting discipline when other carriers abandon it, and we are here for agents when other carriers are running away.

#11

Pursuing complex risks

Acuity avoids commoditization by pursuing risks many companies can't handle.

#12

Avoiding price-seekers

By avoiding price-seekers, Acuity builds a strong book of quality risks with sufficient premium.





Sell Acuity

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

As challenges in the trucking industry increase, embracing value-added technology is more beneficial to your customers' bottom line than ever before. Common software packages can merge most aspects of the trucking operation, including:

- Tracking customers and accepting load information in one area and merging with other areas automatically.
- Dispatching, including assigning each load to a driver, truck, and trailer.
- Tracking receivables, including the date and amount the driver was paid for each load, and generating outstanding load or receivable reports.
- Managing drivers, including assigning and exporting to payroll the driver's pay, whether hourly, by the mile, or as a percentage of the load.
- Addressing DOT compliance, including integrating with your ELD or GPS system and communicating both load and safety information.

Your customer may not need all of the features of higher-end software, particularly if they are a local or regional operation. A careful evaluation of capabilities before making the final purchasing decision is a must.

BY CLIFF JOHNSON,
TRUCKING SPECIALIST



Services

Acuity's standard of service is to be available at any time an emergency claim happens. In addition to having excellent claims service during business hours, the excellent service extends into the night and weekends whenever our insureds need us.

Whether a customer has been in a late-night fender-bender and needs assistance or a homeowner has a leak in their roof at 2 a.m. and is unsure of what to do next, Acuity is here to help. If a fire hits an insured's home and they have no place to go, an emergency paging system means they will hear from a claims adjuster within minutes.

Our Central Claims department maintains a pager for emergency claims 24 hours a day, 7 days a week, 365 days a year. Even on weekends or holidays when Acuity is not open for business, insureds are able to speak to someone in the Claims department if they have an emergency, providing peace of mind and helping us maintain the world-class level of claims service for which we are known.

BY CHELSEA BURRIS,
INSIDE CLAIMS REPRESENTATIVE



Manufacturing

Fire drills are an essential part of emergency preparedness for manufacturers. Companies should conduct at least two fire drills per year, per shift. Making workers aware of their responsibilities during an evacuation and keeping their skills sharp can save lives. Also, customers and vendors who are on site should be considered when fire drills are conducted. They should be escorted out of the building to a designated meeting area with employees and remain there until the "all clear" is given by a fire official or company management.

Be sure your emergency preparedness plan addresses the following fire drill questions:

- Who is in charge on each shift in the event of a fire, and who is the alternate?
- Where is the designated meeting area that employees should report to upon evacuation?
- Who is designated to guide visitors and vendors and stay with them until the "all clear" is given?
- How will a quick and accurate head count be taken of all employees to ensure everyone is out of the building?

A fire is devastating enough without losing a coworker, visitor, or vendor. Planning ahead and being prepared to get everyone out as quickly and safely as possible reduces the potential for human tragedy. Acuity's Loss Control can assist companies by identifying fire risks and helping to establish evacuation protocols. We are here to protect our customers and to help rebuild shattered lives. Sell Acuity!

BY CATHY BACHER,
LOSS CONTROL SPECIALIST



Construction

Why does it cost more to rebuild after a loss compared to new construction? Shouldn't the costs be about the same?

The answer is no. Reconstruction almost always costs more than brand-new construction, particularly when there has been a partial loss, and there are several reasons why.

- Repairing a building after a partial loss often means working from the top down, which is a far more time-consuming and labor-intensive process compared to building from the bottom up.
- Typically, remnants of the damaged structure need to be removed before reconstruction can begin. Demolition and debris removal are expenses that add up before the first cement can be poured or the first nail hammered in.
- Current building codes are often stricter than those that were in force when the original structure was built, requiring more expensive materials and methods for compliance. In some cases, even undamaged parts of a structure may need to be rewired or replumbed to meet current codes.
- In the wake of natural disasters, building material costs rise sharply, and this can add thousands of dollars to the cost. Labor availability may also be more limited, further increasing costs.
- Reconstruction sites can present additional challenges, including difficult access to the worksite and the need to protect undamaged portions of the building.

Work with your Acuity underwriter to ensure you are offering adequate building limits to avoid a coinsurance penalty in the event of a loss. Also consider full building coverage—there is no charge for the endorsement if the building is insured to 100 percent of value.

BY JOHN ENGLISH,
TERRITORY DIRECTOR



Retail

With the holiday season underway, your retail customers may find their stores bursting at the seams with extra stock and their employees working extended hours to move this extra stock. They may also need to seek the assistance of temporary or seasonal help to deal with the holiday crunch.

Due to the large number of open seasonal positions and low overall unemployment, it is more challenging than ever for retailers to find quality employees for seasonal positions. However, it is also important that your clients continue to take the time to do due diligence around hiring to minimize problems, including employee theft.

Unfortunately, employee theft is very common, affecting nearly every business at some point in time. The U.S. Chamber of Commerce estimates that 75 percent of all employees steal at least once, and the Insurance Journal notes that theft is the most common claim for small businesses. Additionally, employees are more likely to steal when they are nearing the end of their employment, such as at the end of a seasonal stint.

Make sure you protect your customers' businesses against this likely threat by adding Employee Dishonesty coverage. Employee Dishonesty not only protects businesses against the threat of employee theft of money, but also covers property and securities.

Do you have a suggestion of a retail-related topic or coverage issue you would like to see discussed? Send them to our Retail Specialist, Aaron Stamm, at Aaron@acuity.com.

BY KEITH-ANN RICE,
SENIOR INSIDE CLAIMS REPRESENTATIVE



Personal Lines

Acuity provides many online resources in personal lines for agents. Some resources help agents educate their clients. These include co-brandable brochures to help explain coverages as well as home inventory and home maintenance logs to help policyholders stay organized. These can all be found in the Resources and Tools section of our website.

The Agent Center was created with agents in mind as an easy one-stop shop where you can find access to our user-friendly rating system, check on the status of any policy or bill, and read up on coverage details via Agent Manuals. You can also find Acuity Highlights, which describe the key features of our Home, Auto, Motorcycle, Package, and Umbrella products on one easy-to-reference page.

Our blog is full of advice and tips for everyone, and Acuity U provides many opportunities to watch videos for continuing education credit from the comfort of your home or office. You can also order additional Personal Auto Kits and Roadside Assistance window clings via our website. Coming soon, personal lines will be adding a home replacement cost tool to the Agent Center—stay tuned for more on that.

We strive to make your job easier by providing all sorts of resources, all easily accessible on our website! Simply visit www.acuity.com to get started!

BY BROOKE VAN ASTEN,
TERRITORY DIRECTOR





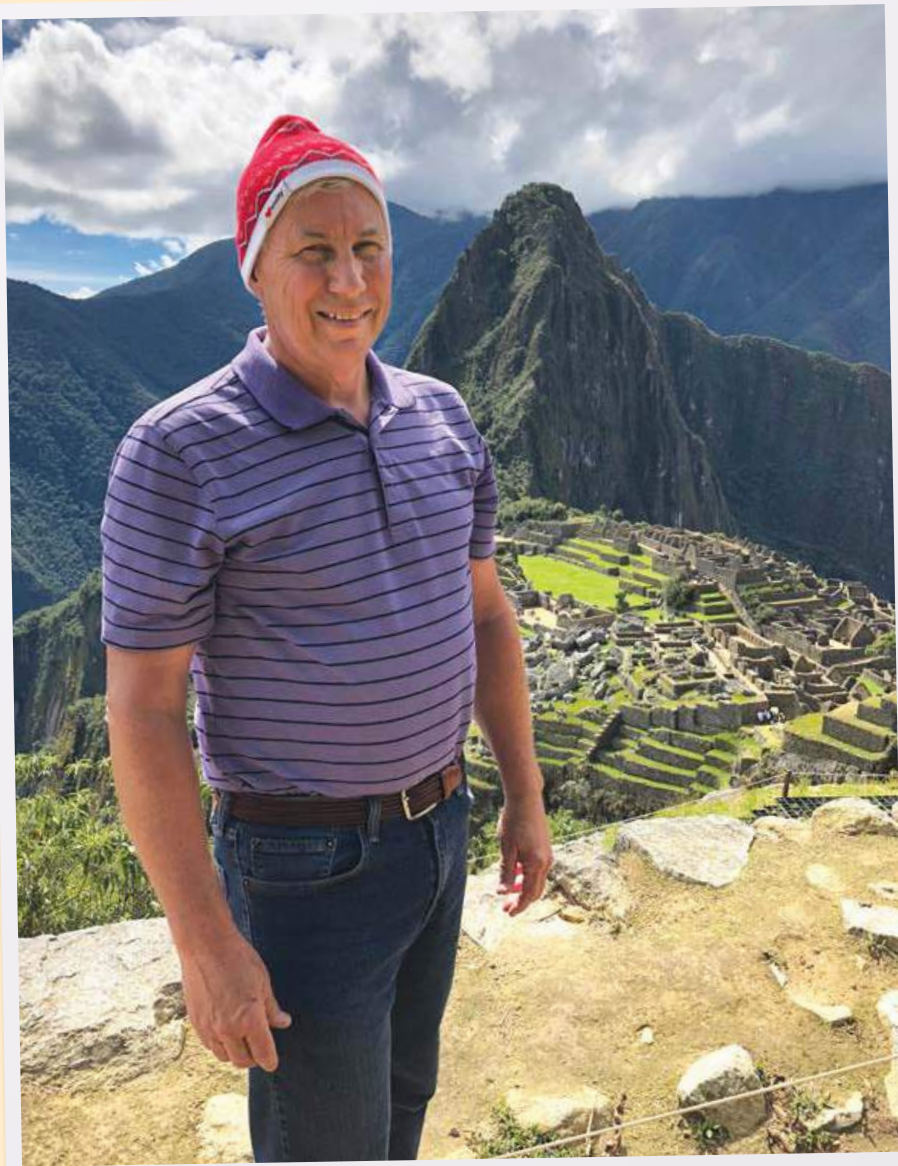
Dick Applequist from Prins Insurance of Sioux Falls (facing camera) and a traveling companion visited the Kratochvile Chateau in the Czech Republic and brought a pair of Acuity safety vests with them. Other people on the tour thought they were inspectors!



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!



Gregg Kobeski,
President of
International IRM, wore
his Acuity hat while
hiking the Inca Trail to
Machu Picchu in Peru.



Acuity Business Analyst
Zach Hall is rockin' his
Acuity socks at Grand
Teton National Park.

MICHELLE BESTUL

DREAM ROLE ADDS TO MICHELLE BESTUL'S DIVERSE THEATRICAL RESUME

Some actors wait a lifetime to land a dream role. For **Michelle Bestul**, the opportunity came much sooner when she was chosen to play Ursula in Calumet County Community Theatre's production of *The Little Mermaid* this past summer.

"I'm a child of the 80s, so playing this iconic villain from a movie I grew up with was truly a dream role," says Michelle, who is a Commercial Processor at Acuity's headquarters.

Becoming Ursula required almost as much time as performing the show. "That was the most makeup I've ever worn for a role," Michelle explains. "I also had fake eyelashes, lots of glitter, a wig and, of course, a very complicated costume."

But the time spent was well worth it, not only for the on-stage effect, but for the after-show meet and greet. "Kids loved the fact that I was this larger-than-life character," says Michelle. "A few were actually nervous around me, so I let them grab my tentacles to 'capture' me. Others I wrapped up in my tentacles."

Full Circle

Michelle performed in her first theater production, *Joseph and the Amazing Technicolor Dreamcoat*, in middle school in Sheboygan and was instantly hooked on acting. She performed in shows through high school.

After graduation, Michelle attended UW-Green Bay. Earning a double major in communications and humanistic studies, combined with her service in the National Guard, left no time for theater during her college years. After

college, she came back to Sheboygan and returned to the stage with a role in *Miracle on 34th Street* with Sheboygan Theatre Company.

"I only had three lines, but it was just really nice to get back on stage again. After that, I started getting bigger roles, and the nice thing about this area is that there are several active theater groups you can be a part of," Michelle says. A few of her roles include the Beggar Woman in *Sweeney Todd*, Mama Rose in *Gypsy*, and Marmee in *Little Women*.

Fun and Friendship

In addition to acting, Michelle has directed shows, done stage management, and designed costumes. "I like the entire atmosphere of the theater, whether it's being on stage or working backstage. You also develop a lot of friendships through the theater," she says, adding that being part of a live show is a unique experience.

"One of the things I love about live theater is the fact that it's unpredictable," she says. "Anything can happen, and it's never the same show twice."



Michelle as Mama Rose spends time backstage with her furry costar, Stella.

For Michelle, landing the role of Ursula was a dream come true. Lauren Mortimer starred as Ariel.



NEXT GENERATION CONTINUES SERVICE TRADITION AT **THE CLEMENTS INSURANCE AGENCY**

For as long as **Steve Clements** can remember, insurance has been part of the Clements family.

"My parents, **Rick** and **Debbie** Clements, founded their agency in 1984," recalls Steve. "I remember them working at the kitchen table, talking about ways to build their agency and their relationships with clients. Through the ups and downs of the industry and the trying times of growing a business, they always showed their commitment to the values of serving people, putting the client first, and educating customers to be sure they had the proper coverage."

In September 2018, Steve and his wife, **Alison**, assumed ownership of the Clements Insurance Agency, headquartered in Wausau, Wisconsin. Although agency ownership has officially changed, Rick and Deb are still involved with the agency and in continuing to build client relationships.

"They are great mentors and have amazing relationships with clients," says Steve. "In this business, it's fairly common for friends to become clients, but when clients become friends it really says something. It shows genuine care and true dedication."

Built on Trust

Steve's career journey has been a winding one. Working in professional aviation after college, he then joined his parents' agency for several years before serving for 13 years in pastoral ministry. He rejoined the agency in 2017. Alison is a CPA and worked for a public accounting firm and in the non-profit sector before coming to the agency in 2016.

Dedication to the customer starts at the top at the Clements Insurance Agency and is supported by everyone on staff. "The heartbeat of any organization is its people, and we have a truly wonderful team," Alison says. "We also have a lot of longevity among our staff, which helps build confidence and trust among our clients."

Trust is the cornerstone of the agency's reputation. "So much of our business is based on trust and the confidence among our clients that we will be true advisors and meet their needs instead of just writing policies," Steve says, adding that the agency emphasizes three activities to build that trust.

"We focus on 'evaluate, educate, and advise,'" he says. "To evaluate well, we really listen. We

want to understand where the client is coming from. What is their current coverage? What is important to them? What do they need protected?"

Education is connected to the value that independent agents bring to the insurance process. "Customers are coming to us rather than logging on to a website to get the knowledge and service they can't get online. It's our job to educate clients, help fill in any gaps in coverage, and ensure there are no surprises. That has helped us pull business from online companies," Alison says.

The Clements agency then combines evaluation and education to advise customers on the products and coverage that offer the best protection for their individual needs.

Building and Growing

The focus on serving people and meeting needs has resulted in a high percentage of Clements Insurance Agency's business being concentrated in personal lines. The firm plans to also continue growing the commercial side in coming years and has been working to build relationships with local business owners. Alison is also leading the charge to expand the company's marketing efforts. Above all, the agency will stay focused on what has propelled its growth for nearly 35 years.

"My parents laid a great foundation, and we want to continue to build on that legacy," Steve says. "Our story has been about building trust, serving, and helping people. That is something that won't change."



Back row (left to right): Debbie Clements, Jean Abitz, Danielle Tesch, Ann Tesch, Alison Clements. Front row (left to right): Rick Clements, Steve Clements.



ACUITY'S GROWTH RECOGNIZED BY DELOITTE



Acuity is named to the Deloitte Wisconsin 75, the annual program honoring the state's largest closely held firms for their impact on Wisconsin's economy. In Acuity's 12th year on the list, we are ranked at number 19.

Private companies play a critical role in Wisconsin's economy, providing a stable and strong foundation. Since the launch of the Deloitte Wisconsin 75 in 2003, Wisconsin's most recognizable private companies have participated.

Senior Business Analyst Amanda Radloff and Paul Miller, Manager - Communications, receive the Deloitte Wisconsin 75 award on behalf of Acuity.

ACUITY **U**date



Billy Moyle continues to make progress on his recovery from a catastrophic auto accident. Acuity has been handling Billy's workers' compensation claim from day one, and Billy recently stopped at Acuity's headquarters on his way to visit Lambeau Field to take in a Packers game.

Acuity is here for the long haul in all lines of claims, including workers' compensation. We truly care about the well-being of injured workers and help them on their journey to recovery, no matter how long that journey takes.

To learn more about Billy, watch *The Long Road to Walk Again: A True Work Comp Story* at acuityu.com.

Sandy Schneider, Senior Workers' Compensation Claims Representative, and Billy Moyle at Acuity's headquarters.

ACUITY'S COMMUNICATIONS PROJECTS WIN TOP CREATIVE AWARDS

Several of Acuity's communications projects have earned awards for creativity in national and international competition.

"Acuity's educational videos, annual reports, and other communications projects are important ways that we connect with agents, employees, and customers," says **Ben Salzmann**, President and CEO. "We are honored to be recognized for producing results that are not only effective and educational, but also fun and creative."

Annual Report Awards

Acuity's annual reports received an Award of Excellence from the Insurance Marketing & Communications Association (IMCA), a Silver Award in the Best Annual Report – Online/Electronic category and a Bronze Award in the print category from the Stevie Awards, a Silver ADDY Award from the American Advertising Federation, and a Gold Award from AVA Digital Awards.

Educational Video Awards

AVA Digital Awards also recognized Acuity for several of the insurer's continuing education videos. Both *Ethics: Lessons Learned* and *The Long Road to Walk Again* received Platinum Awards, and *Property Partners* received a Gold Award. The Association of Marketing and Communication Professionals (AMCP) presented Acuity with two Platinum Hermes Creative Awards, the highest awards given by the international association, for its continuing education videos *Ethics: Lessons Learned* and *Wally's Word Three*. Acuity's educational videos also earned several MARCOM awards from The Association of Marketing and Communication Professionals, including a coveted Platinum Award for the educational video *E&O Uncovered*, a Gold Award for the *Crazy Claims* video course, and Honorable Mentions for *Ethics: Lessons Learned* and *Property Partners*.



ACUITY CLAIMS SPECIALIST COMES THROUGH FOR FOOTBALL FAN

When **Jeri Priest** lost her house in a fire, she lost more than her home. The flames also consumed her prized collection of Broncos memorabilia—a tremendous loss for a life-long, diehard fan.

Property Claims Specialist **Shaun Armstrong** reached out to the Broncos organization and told them of Jeri's tale. The team responded with a collection of gear that arrived to help Jeri celebrate her 80th birthday!



ACUITY EARNS ACORD AWARD FOR TECHNOLOGY LEADERSHIP

Acuity received an ACORD Case Study Award for demonstrating how the implementation of ACORD Standards significantly improved business processes. In selecting Acuity for a Case Study Award, ACORD recognized Acuity's omni-channel approach that connects the company, agents, and customers.

"Acuity is committed to the adoption of ACORD standards

and to automating insurance processes in ways that improve efficiencies for everyone involved," says **Marcus Knuth**, Vice President - Enterprise Technology. "We have been a leader in developing systems that utilize the ACORD standards since 2000 because of the value they deliver to Acuity, our agencies, and our business partners."



Industry Insider

J.D. Power's research identified significant links between customer satisfaction and profitability across the U.S. auto insurance industry, including that:

- Great customer satisfaction is associated with a lower combined ratio.
- Companies that deliver the best customer experience also deliver the greatest financial performance.
- Customer acquisition costs are lower for insurers with high satisfaction, meaning lower underwriting and staffing expenses.

(p.s. Acuity's claims satisfaction is 96%!)



Q. Is Acuity interested in writing home businesses in personal lines?

A. Yes! Acuity's Home-Biz Endorsement is specifically for businesses run out of the home. Add the Home-Biz Endorsement to an Acuity homeowners, condo unit-owners, or renters policy.

Q&A ACUITY

Q. What types of home businesses are eligible for Home-Biz?

A. Many! Acuity's Home-Biz Endorsement is available for most offices, retail stores, service operations, arts or crafts, and daycare services.

Q. Why ask your policyholders about home business insurance?

A. Approximately one in four Americans owns a side business. Acuity's Home-Biz Endorsement provides protection for the business, employees, customers, and owner. Additional endorsements are available for hired and nonowned autos, additional insureds, and specialized liability.



Searching for a Job?

Headquarters

Branding Specialist - Email Marketing
Branding Specialist - Media Strategy and Analytics
Building Maintenance/Fleet Specialist
Building Mechanical Specialist
Business Analyst
Commercial Processor
Commercial Underwriter
CSR - Billing
Programmer
Programmer Intern

Regulatory Analyst
Research Statistician - Data Scientist
Strategic Information Analyst
Systems Engineer - Open Systems

Field

Commercial Field Underwriter
Dallas/Waco, Texas
Field Claims Representative
Indiana
Field Premium Auditor
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.

COMMERCIAL AUTO FRAUD ANALYTICS BUILD ON **SUCCESS IN WORK COMP**

Everyone has access to technology, but often we do not use it to its fullest potential. A smartphone, for example, can do much more than what most people use it for. Similarly, in the claims process, data can provide us with more information than it currently does if we learn to use it properly.

Acuity continues to look for new and innovative ways to use data in claims, including in fraud detection. Fraud costs insurance companies a lot of money each year—an estimated \$40 billion. Leveraging data Acuity already has available, we have partnered with Deloitte Consulting to use analytics to provide early and ongoing detection of fraudulent and severe claims.

Data used within the analytics model comes from both internal and external sources, including claim and policy history, MVR information, D&B financial information, external claim history, demographic information, and more. We use a custom-built model with over 350 variables to analyze data and help predict high-dollar and fraudulent claims.

This model is starting with commercial auto—Acuity's largest line of business. Upon first notice of loss, each commercial auto claim will be given a score. Every time the adjuster updates the claim, the claim will be rescored to ensure a real-time analysis. If the score does not indicate fraudulent behavior or the potential for high severity, it could be expedited or, conversely, the score may indicate that the claim warrants additional resources, investigation, or collaboration with our Special Investigations Unit (SIU).

Acuity's fraud detection process still relies on the most important component: our experienced adjusters who can

leverage the information gathered and calculated from data. The goal of our data-driven analysis is for both our adjusters and SIU to be more efficient and effective by focusing on claims that have the most potential for fraud. We are not looking to generate more referrals to SIU but, rather, higher quality referrals.

Additionally, identifying high-cost bodily injury claims early will allow our claims representatives to proactively manage these claims and produce better outcomes for everyone. Other benefits include:

- Improving detection of fraud through accelerated resource deployment.
- Mitigating impact of first- and third-party injuries.
- Supporting policyholders in long-term cost management through superior outcomes.
- Reducing claims lifecycles.
- Enhancing adjuster investigation, analysis, and decision-making.
- Creating greater collaboration between our SIU and adjusters.
- Enhancing the ability to uncover complex or organized fraud.

Our commercial auto model also borrows from the success of our severity model in workers' compensation claims. The workers' compensation model looks at similar internal and external data and reviews variables at different periods of time throughout the course of the claim to help predict the severity. It helps the adjuster identify and deploy tools and resources more quickly than in a traditional claims environment, resulting in better outcomes.

Going forward, we plan to implement similar data-driven analytics in personal auto and general liability claims. It is very exciting to take data that we already have and use it to deliver more actionable insight to our adjusters and SIU from the first moment a claim is reported to Acuity.



**BY ANGIE PRINSEN,
CLAIMS CONSULTANT**



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.

Kevin



I have had a lot of different insurances in my life and I've also had instances where I've been let down again and again. With Acuity Insurance, they help whenever needed. They have called me back on a holiday like today (Thank you, Patty!) just to answer what may seem like a simple question to many but a cause for concern for others. I trust Acuity and I enjoy what they offer. (They beat Nationwide by a football field in savings!) I have the peace of mind of protection and comfort in knowing there's help, from simple to complicated [questions]. Thank you, Acuity!

FOCUS ON INSTRUCTION

Congratulations to the following staff members who have advanced their insurance expertise!

Designations:

Kelsey Ball, Claims Representative - Automobile Claim Law Associate

Courses:

David Haney, Heavy Equipment Damage Appraiser - AIC 31

Austin Jacobsen, Commercial Underwriter - CPCU 500

Rachel Nolan, Commercial Underwriter - CPCU 540

Rachel Pratt, Business Analyst - AIS 25

Amanda Rodriguez, Commercial Processor - AINS 21

Jennifer Schill, Staff Accountant - Reporting - AIAF 115

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ASK THE SPECIALIST

ASK CLIFF

I am a small fleet owner struggling with violations and CSA scores. How do I improve them and become a safer company?

In my role as Trucking Specialist with Acuity, I have the privilege of meeting a great many motor carriers. Though many are cutting-edge and understand their costs and effectively work to address them, others, including smaller firms, struggle understanding how to integrate safety into their operations and reduce claims, fines, maintenance costs, and driver turnover.

Truckers have to contend with unsafe behavior from other drivers, especially with all the new technologies available in vehicles today. I have seen drivers of passenger cars and trucks reading a newspaper, shaving or putting on makeup, and even talking and texting on the phone. Trucking has additional challenges of traveling to new areas, understanding road restrictions, navigating low bridges, as well as tracking miles, hours-of-service (HOS), and other paperwork.

Unfortunately, truckers are also targets for lawyers when accidents happen and have suffered large judgments. For instance, a truck driver near Savannah, Georgia, drove into a line of cars that had stopped due to a previous accident, killing several people. The truck driver, who denied falling asleep and driving distracted, was hit with an \$80 million verdict.

In another accident in New Mexico, a jury awarded the family of a person killed in a truck-involved accident \$58.5 million in damages.

The case alleged that the motor carrier allowed trucks to run with numerous safety and traffic

violations, as well as improper repair and maintenance issues. After the crash, the carrier also altered their HOS records.

In trucking, we often hear about the importance of tort reform and other legislation to reduce claims. Though that is certainly a valid discussion, I would like to talk about motor carriers returning to the "basics" themselves. Improving your BASICs scores starts with ensuring that your operation has:

- Written policies and procedures that:
 - Ensure you are hiring safe drivers.
 - Are providing the necessary training to new drivers for their success.
 - Provide and enforce disciplinary policies around failure to follow rules around driver vehicle inspection reports (DVIRs), HOS, and so on.
- Business operations that focus on safety, including:
 - Defining who is responsible for safety in your operation. (The answer is "everyone.")
 - Training dispatchers to effectively address vehicle maintenance issues, weather, and available driver hours.
 - Ensuring that the maintenance department understands violations a vehicle has last received, what enforcement officers are looking for during roadside inspections, and how the DVIR process works to keep the equipment and driver at peak uptime.
- Audit and review of policies and procedures to address whether:
 - Current policies and procedures are affecting operations in the manner intended.
 - Preventable crashes have been reduced.
 - Vehicle citations have been reduced.
 - Driver turnover has decreased.
 - Tools are available to drivers for tasks such as cargo securement.
 - Employees are actively participating in your safety efforts and culture.

These basic steps will help truckers enhance their ROI, understand their FMCSA Safety Measurement Systems 7 BASIC scores, and develop methods to enhance the safety of their operation. At Acuity, our insureds also have access to our Motor Carrier Tool Box filled with required forms and guidance, FMCSA's Safety Management Cycle, as well as Loss Control services and our JJ Keller Safety Training videos.


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



Find the Flagpole

Our November flagpole was hidden on page 11, perched on top of the right sign in the bottom photo. The three winners of \$100 chosen from among those who found it are:

Sara Harrop	SRA Insurance Agency	Kansas City, MO
Cynthia Shaw	USI Insurance Services	Cincinnati, OH
Marlene Miller	VTC Insurance Group	Farmington, MI

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 January 15, 2019. This contest is open to agency staff only.



IMPOSSIBLE INSURABLES

PRECARIOUS PERCH

Santa may not need fall protection when he's on the roof, but construction workers sure do! Neither the rooftop worker nor any of his colleagues hidden behind the end truss are wearing any sort of fall protection. Definitely unsafe!

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.



BONNIE HAMMES PUTS THE PIECES OF GREAT CUSTOMER SERVICE TOGETHER

Customers of Fleis Insurance Agency can rest assured that **Bonnie Hammes** always has their best interests at heart.

"Bonnie is a terrific agent for her customers and always looks out for their well-being. She tells them what they need to hear, not always what they want to hear, and that honesty earns her respect from

customers. Bonnie is loyal and we are lucky to have her in our agency," says **Steve Fleis**, Principal Agent.

Bonnie is a Commercial Customer Service Agent and has been with the Onalaska, Wisconsin-based agency for 21 years. She enjoys building long-term relationships with

customers and says that great service is akin to solving a puzzle.

"Everyone's needs and situations are unique. You need to listen, get all your information, find coverages, and put all those pieces together to help the customer determine the best thing to do," she says. "You also have to respond to customers quickly—that is essential to selling and retaining accounts."

Bonnie adds that all the insurance professionals at Fleis Insurance Agency are committed to service excellence. "Everyone communicates well with one another and works together to solve problems. We spend a lot of hours working together and have really become a family," she says.

Congratulations to Bonnie Hammes, an Outstanding Service Professional!



WORD OF MOUTH

facebook

The secret is out! Just as our College2Acuity recruiting team tells college seniors (see page 3), the insurance industry provides great careers. Read more at facebook.com/AcuityInsuranceCompany.

