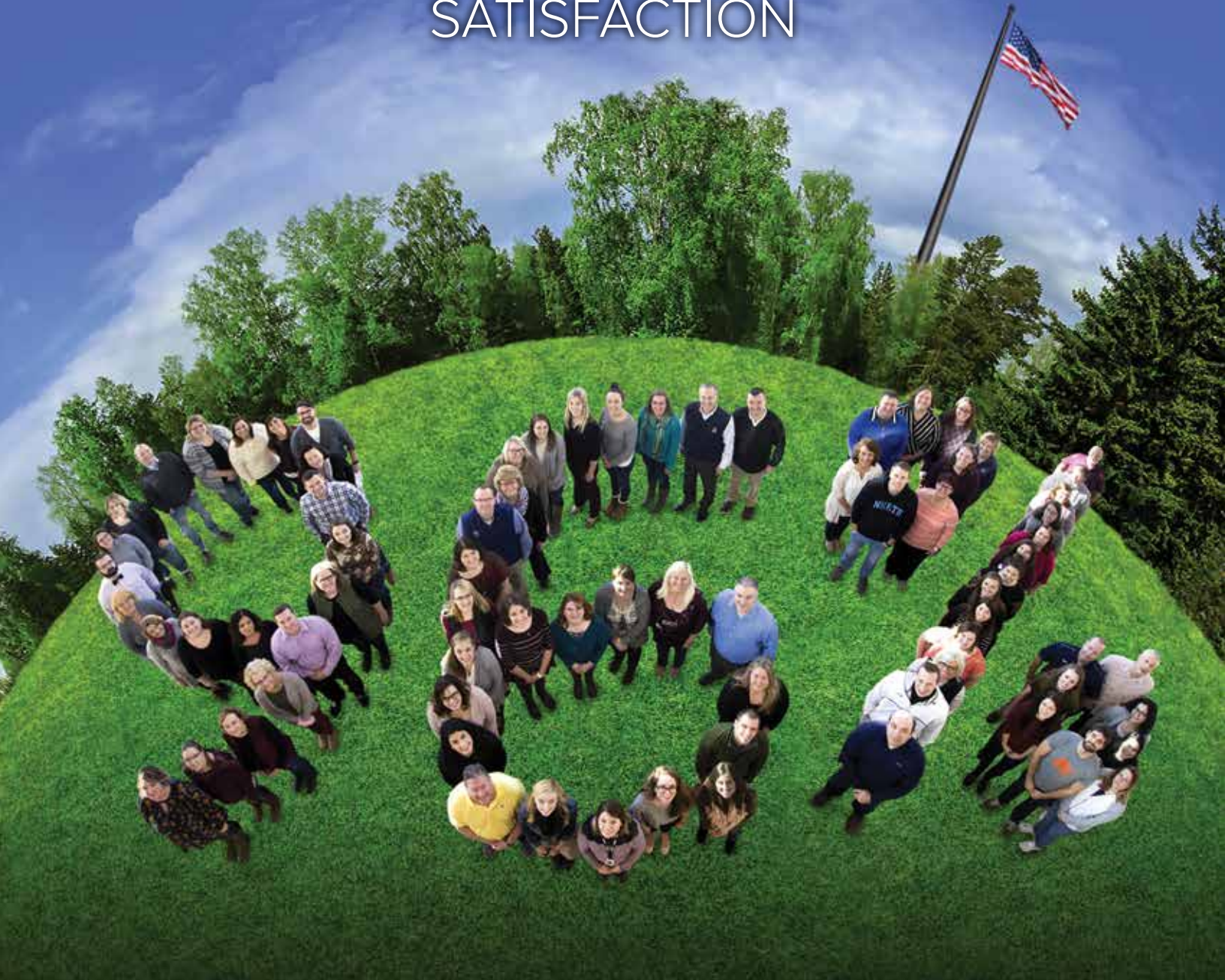


PEOPLE MAKE A WORLD OF DIFFERENCE IN **CLAIMS** SATISFACTION



PEOPLE MAKE THE DIFFERENCE IN ACUITY'S CLAIMS SERVICE

Acuity maintains a 96 percent claims satisfaction rating from claimants and customers, a full 10 points above the industry average. There are many reasons for this, but the most important is the people who deliver on our promise of protection.

"People truly make the difference in Acuity's claims service," says **Ben Salzmann**, President and CEO. "When disaster strikes, customers can count on our claims staff to help rebuild, repair, and recover."

Doing It All

A key difference of Acuity's claims representatives compared to other insurers is that ours are truly multi-line adjusters. That means any Acuity adjuster can handle a claim from start to finish with no handoffs.

"Acuity's multi-line approach to claims is in contrast to what happens at many insurers where adjusters handle only one aspect of the claim," says **Jamie Loiacono**, Vice President - Claims.

For instance, when other companies handle a commercial auto accident that involves injuries, one adjuster might be assigned to handle the first-party property damage part of the claim, another to handle third-party collision, another to handle the bodily injury claim, another to handle the inland marine coverage for cargo, and another to handle litigation.

"That creates inefficiency for the company and confusion for the customer," Loiacono says. "At Acuity, even the most complex claims that involve many specialists have just one adjuster responsible for the claim. Our people possess the technical expertise to operate at that level."

Boots on the Ground

Another "people difference" of Acuity arises from our staffing strategy. Having field claims adjusters live in the areas they serve provides the fastest and best claims response.

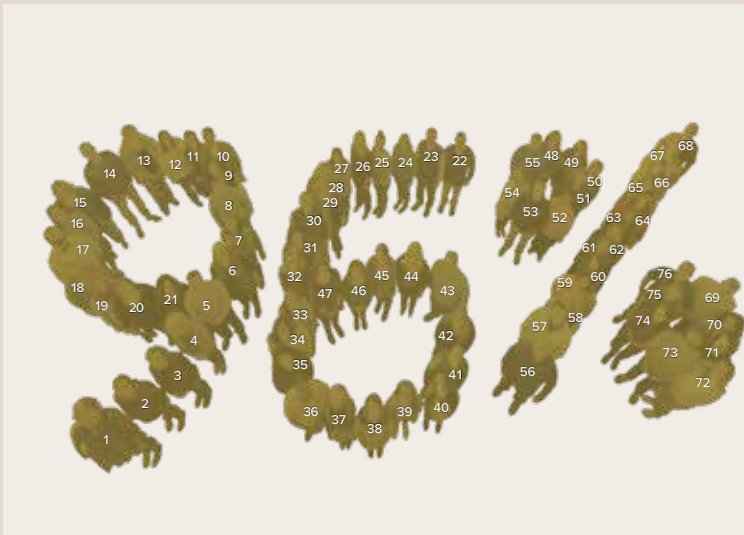
"We make it a priority to have 'boots on the ground' throughout our operating territories," says Loiacono. "That enables us to effectively triage claims, deal with local contractors for repairs, and help people put their lives and businesses back together quickly."

Our independent agents are also essential people in the claims process. "Working with a local agent is a definite advantage when claims happen and is something that Internet-based insurers simply can't provide," says Salzmann.

Satisfaction Success

Acuity, like many insurers, was rocked by storms in 2017. Yet, while other companies' service suffers when claims volume increases, Acuity maintained our incredible 96 percent satisfaction rating in 2017 because our people focus on what matters most to customers.

"Our focus in claims has always been same-day, meaningful contact—making calls, getting adjusters to damaged areas, and helping rebuild shattered lives," Loiacono says. "We hope that 2018 isn't a repeat of last year for storms, but we're ready for whatever happens."



Pictured on cover: Acuity's Central Claims Department; 1. Carla Drath; 2. Jamie Sesing; 3. Cyndy Macco; 4. Vicki Schlafke; 5. Jarred Veller; 6. Virginia Kurth; 7. Veronika Lau; 8. Matthew Wheelan; 9. Miriam Schnur; 10. Tim Vander Laan; 11. Keith Ann Rice; 12. Melody Wuest; 13. Tamara Bertram; 14. Axel Rathke; 15. Kristin Van Ess; 16. Diana Salzman; 17. Shqipron Qunaj; 18. Lorna Johnson; 19. Susie Senkbeil; 20. Bridget Diedrich; 21. Kelly Golembiewski; 22. Alan Edwards; 23. Jamie Loiacono; 24. Erin Winkel; 25. Brittany Ryan; 26. Abbey Kletzien; 27. Courtney Schneider; 28. Laura Pascoe; 29. Linda Horn; 30. Marc Johnston; 31. Tori Grosenick; 32. Haleigh Wehrmann; 33. Kristine Worth; 34. Heather Schild; 35. Diana Torres; 36. Steve Pfister; 37. Krista Kretschmann; 38. Michelle Fenrich; 39. Emily Gamb; 40. Ashley Herberg; 41. Stephen Nelson; 42. Dee Dieringer; 43. Steve Katz; 44. Kim Whitaker; 45. Angela Gumienny; 46. Janis Pfeifer; 47. Allison Paul; 48. Kelly Katz; 49. Maggie Bowers; 50. Jessica Klahn; 51. Logan Birchbauer; 52. Jacquie Thompson; 53. Eric Worth; 54. Patricia Nitsch; 55. Ryan Birenbaum; 56. Josh Tegen; 57. Peter Worth; 58. Sara Vorpahl; 59. Chelsea Burris; 60. Ashley Konrad; 61. Jami Ehlenbeck; 62. Erin Frias; 63. Elmedina Brava; 64. Nancy Chvarak; 65. Angela Rohde; 66. Kristy Mittag; 67. Kyle Birchbauer; 68. Joe Balcaitis; 69. Jason Farrell; 70. Cynthia Zamora; 71. Taylor Schmitz; 72. Beth Landgraf; 73. Stephen Schuster; 74. Nicole Wakefield; 75. Armella Miller; 76. Michael Splittgerber.

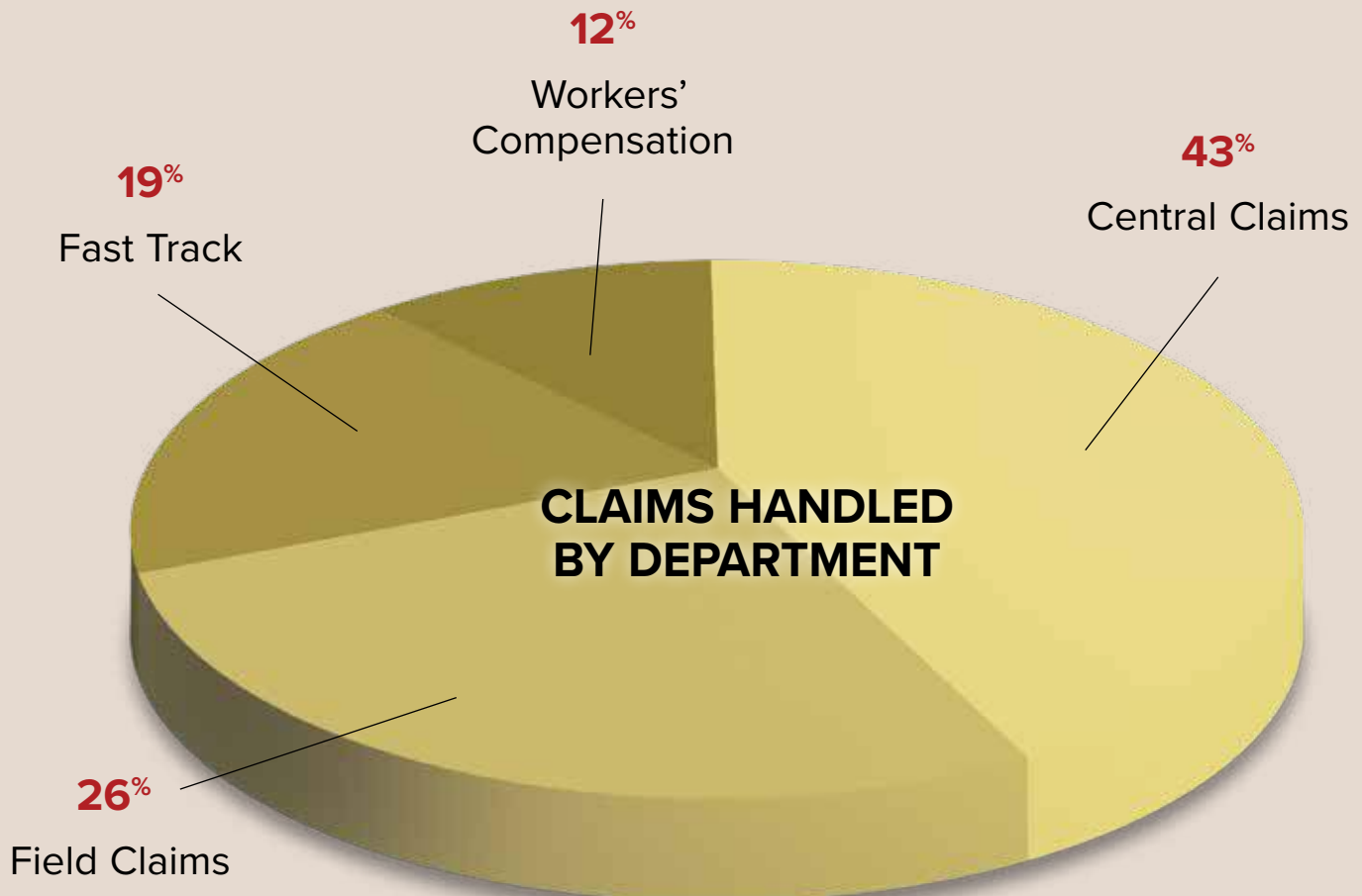
CENTRAL CLAIMS CELEBRATES 20 YEARS

In 1998, as one of the first adopters of mobile technology, Acuity closed our satellite claims operations and centralized many operations in the formation of Central Claims. Field claims operations became entirely virtual, with all claims personnel in the field working remotely. Central Claims has grown remarkably since then, handling over 34,000 claims in 2017, the most of any department (see chart).

“The changes over the years have been significant—going from paper files with handwritten, paper checks and logs to an online claims system,” says **Patricia Nitsch**, Manager - Central Claims, who has been with the department since its founding. “Today we have access to so much information at our fingertips to help us deliver the best service to claimants and customers.”

Central Claims maintains a staffed department until 6 p.m. CST to ensure we are fully accessible to customers during standard business hours. Central Claims also maintains 24/7 emergency response, with claims representatives assigned coverage to ensure customers can connect with an Acuity rep in a crisis.

“We know that losses can happen at any time, so we want to ensure customers can connect with Acuity in a time of crisis,” says **Alan Edwards**, General Manager - Central Claims.



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. Coming in March
5. Coming in April
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



BEING A GREAT WORKPLACE

Acuity won a Gold Stevie® Award for Great Employers, earning us the distinction of **Employer of the Year – Insurance**. Being a great workplace produces less than 2% voluntary turnover, which saves money, increases productivity and motivation, and ensures top-notch service is provided by empowered employees.



HUMMEL GROUP FINDS SUCCESS THROUGH SERVICE

The guiding principle of the Hummel Group is that a life of significance comes through serving others.

“We believe that customers do business with us because they appreciate personal service and expertise delivered in a friendly manner. That gives them peace of mind knowing that things are being done right for them,” says **Vaughn Troyer**, President of the Berlin, Ohio-headquartered agency.

The Hummel Group views service as not just working for its customers, but also for the community. The agency supports numerous community organizations and offers “service scholarships” to its employees to encourage them to take time for volunteering.

“Our people not only make us who we are—they make a difference in the community,” Troyer says. “We are fortunate to have a team of fantastic people whose personal values align with the culture of our agency.”

Growing Strong

The business was founded as the Hummel Insurance Agency in 1957. Since then, the agency has acquired other agencies and opened additional branches and today has offices in Ohio and northern Indiana. Agency owners include Troyer, **Michael Sommers**, **David Coil**, **Tony Rohrer**, **Austin Taylor**, **Brock Hostetler**, **Darrick Hummel**, **Matthew Yost**, **Phil Teague**, and **Brent Hooper**.

“We are located in fantastic communities—great places to live, work, and do business,” Troyer says.

The ownership of Hummel Group intentionally developed four departments: Commercial Lines, Personal Lines, Health/Employee Benefits, and Life/Financial Services. This balance has smoothed the cyclical revenue fluctuations of the insurance business and assisted the agency in account rounding and cross selling.

“We want to be able to offer multiple insurance and financial services products for an account, so they have

no reason to go to another entity for service,” says Troyer.

Although the Hummel Group has a generalist appetite in commercial lines, it has carved out specializations in the timber, oil and gas, and concessionaire industries.

“The areas in which we are located present opportunities in those classes,” Troyer says. “You start writing business, and eventually realize you’ve written a lot of it. We’ve built expertise in those three niches and have taken the time to cultivate relationships and work with professional associations for those industries.”

Future Planning

Although the Hummel Group continues to pursue acquisition opportunities, organic growth will remain the agency’s lifeblood. The firm will continue to add producers and has created a perpetuation plan with an eye to the future.

“The time we’ve taken with past and current principals to ensure perpetuation has made ownership transition a non-event for us,” Troyer says, adding that there are currently 15 staff members with some level of agency ownership.

“If we do the proper planning, this business should be around for our employees for years, and they won’t come to work one day and find that another name is on the door,” he says.

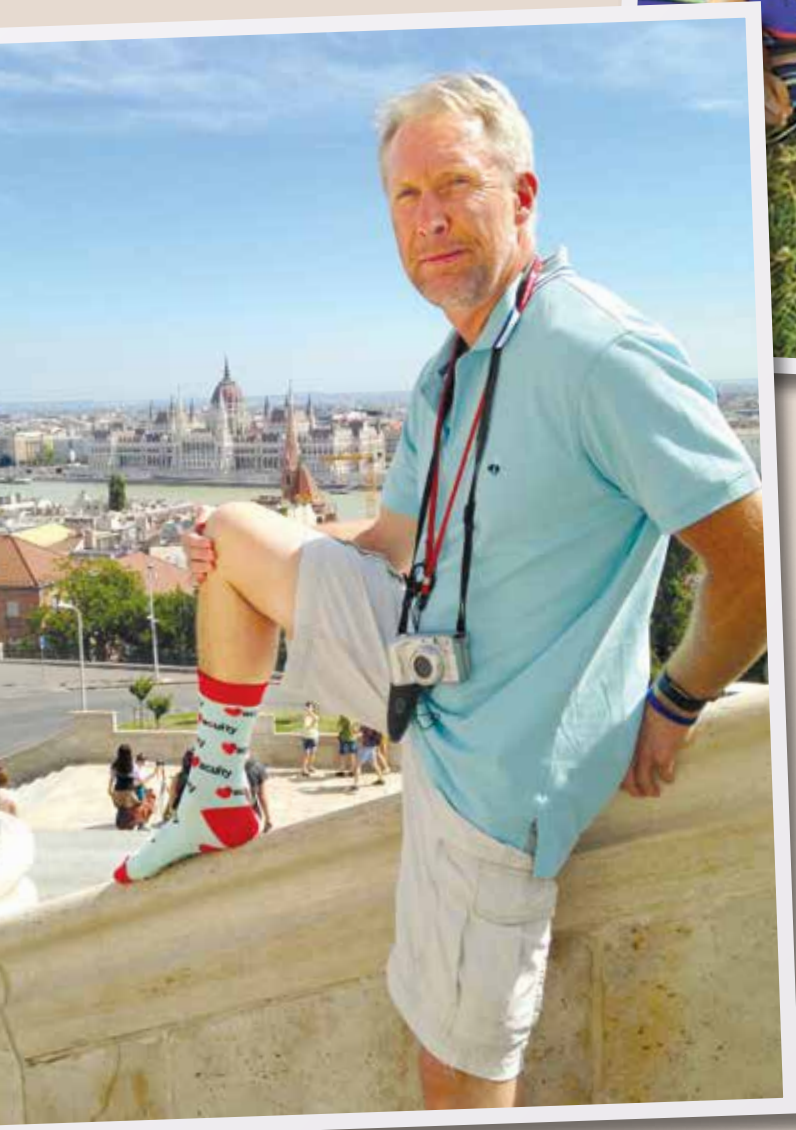
“Above all, a commitment to serving others will remain a guiding force at the agency,” Troyer adds. “Everyone here works very hard to do things right to provide all our customers peace of mind.”



Berlin office staff help with Habitat for Humanity, one of the many community organizations the agency supports.

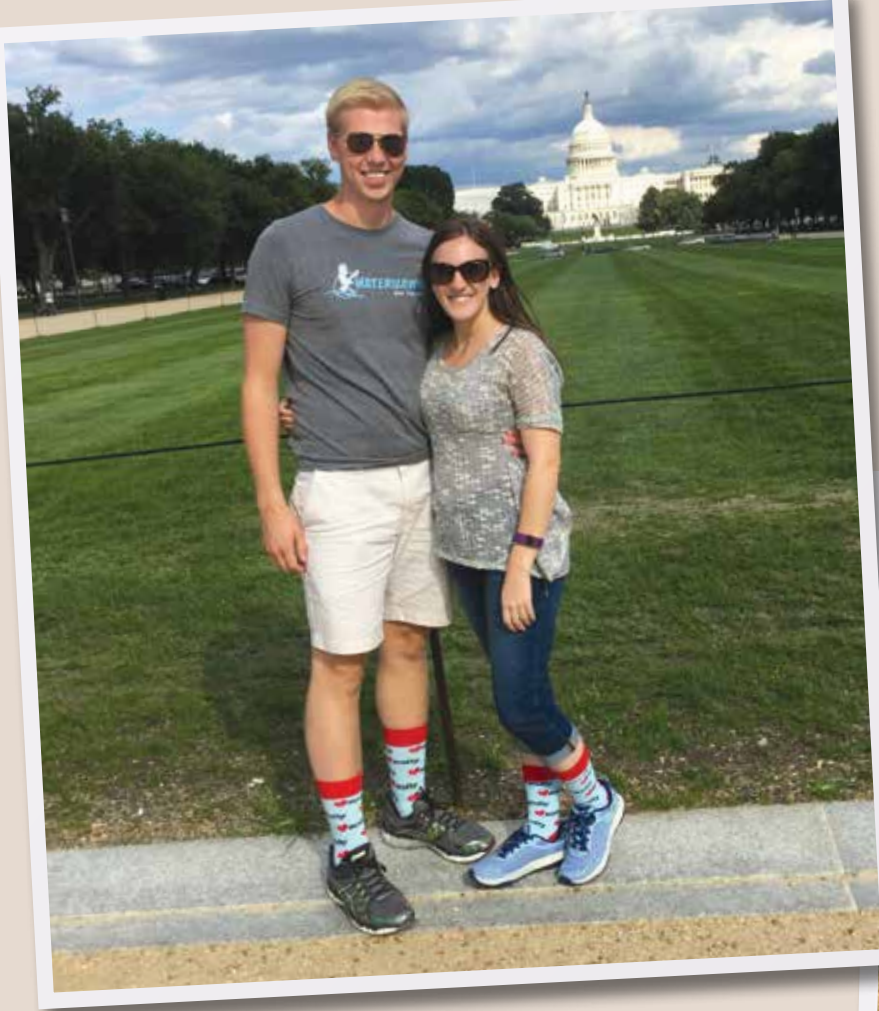
Staff at the Hummel Group’s Berlin, Ohio headquarters. The agency also has offices in Mansfield, Orrville, Wadsworth, and Wooster, Ohio, as well as Shipshewana, Indiana.





Isla, Mya, and Brynn, daughters of **Chad Thompson** of the Thompson Durkee Insurance Agency, put their Acuity blanket to good use during warmer times.

Jim Black, Agent at PMC Advantage Insurance Services in Algona, Iowa, took his Acuity socks with him on a river cruise from Germany to Hungary on the Danube River. The Budapest skyline is in the background.



Kody McCracken of the Elliott Hartman Agency and his wife, **Katy**, brought Acuity socks along on a trip to Washington, D.C.

Terri Rose of Riddle Insurance kept warm with an Acuity hat on a trip to the Bryce Canyon region of southern 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!

ACUITY SETS GROWTH RECORDS IN 2017

Acuity set new records for business growth across several categories in 2017. Highlighting our financial success is a gain of over \$62 million in total written premium during the year, bringing our revenue to an all-time high of \$1.44 billion as we enter 2018.

“For the past 18 years, Acuity has consistently grown faster than the insurance industry, and this past year is no exception to that trend,” says President and CEO **Ben Salzmann**. “Our 2017 growth is more than double what we expected earlier in the year and is particularly remarkable given the challenging industry conditions that have other carriers struggling.”

In 2017, Acuity broke the barrier of 300,000 policies in force for the first time in our 92-year history, reached an all-time high companywide new business written premium, and smashed records in both commercial and personal lines. In commercial lines, we attained new high marks in quotes received, quote hit ratio, new business written premium, new policies

issued, and customer retention. In personal lines, we achieved an astounding 21st consecutive year of growth, setting a record for total written premium.

“Acuity’s financial success in 2017 is the result of an outstanding partnership between our independent agency force and dedicated staff and the trust of our mutual customers,” says **Wally Waldhart**, Vice President - Sales and Communications. “We are thankful to everyone who helped us achieve another record-setting year, and we look forward to continued success in 2018.”

“We see insurance industry conditions for 2018 supporting even more growth for Acuity,” Salzmann adds. “For instance, many of our competitors are significantly tightening their appetite in commercial automobile insurance or pulling out of the line altogether. In contrast, we are an active market for commercial auto and anticipate continued, long-term profitable growth opportunity in the line.”



ACUITY'S GROWTH CREATES OVER 100 JOB OPENINGS

Acuity plans to hire over 100 employees in 2018. Staff will be hired at Acuity's corporate headquarters in Sheboygan and throughout our 26 states.

Acuity's hiring is the result of sustained, strong business growth. "Our growth continues to create opportunity not only for new hires who are looking for rewarding jobs, but also for existing staff who seek to advance their careers," says **Ben Salzmann**, President and CEO.

Job openings at Acuity will be in well-paid positions with high benefits. We plan to hire processors and underwriters, software developers and technical support staff, business analysts, claims staff, customer service representatives, premium auditors, and more.

"Acuity continues to offer rewarding job opportunities to a wide range of employees, from

people new to the workforce to professionals with years of experience," says **Joan Ravanelli Miller**, General Counsel and Vice President - Human Resources. "By providing interesting and meaningful responsibilities and a corporate culture that is second to none, Acuity is the employer of choice in the insurance industry."

Acuity earned Employer of the Year in Insurance in 2017 from the Stevie Awards, made the list of PEOPLE's "Companies that Care," was chosen as one of the top three "Coolest Offices in the U.S. and Canada," and was named one of the "15 Offices You'll Wish You Worked In" across the world. We have also been recognized by Great Place to Work as a top employer for Baby Boomers, Millennials, recent college graduates, women, and the financial services/insurance sector.



*Scott Busse, Manager -
Information Systems*

Financial Services
& Insurance

GREAT
PLACE
TO
WORK®

2017

Best Workplaces™



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.

Construction

Are your clients one tiny mistake away from bankruptcy? Customers' expectations for perfection are greater than ever and, let's face it, we all make mistakes. Even a seemingly small mistake could cause financial disaster for a contractor after adding in all the fees and fallout of a litigation.

Your clients can put their minds at ease by purchasing Acuity's Broad Form Contractors' Errors & Omissions* coverage, which protects them from faulty workmanship and completed operations on a claims-made basis.

Acuity Broad Form Contractors' E&O coverage fills the gaps created by the business risk exclusions found in liability policies issued to contractors. Acuity's coverage goes even further than most other insurers by removing the normal requirement that property damage exist to cover claims. Instead, we will cover damages from wrongful acts, oversights, errors, or negligence, as well as issues that may come from the use of defective parts or flawed materials.

Acuity offers a wide range of limits to match your customers' needs:

- \$100,000
- \$300,000
- \$500,000
- \$1,000,000

Help protect your insureds' reputations. Check out our Acuity Broad Form Contractors' E&O brochure on acuity.com. These brochures can even be co-branded with your agency's logo!

* Not available in Arizona or Colorado

Personal Lines

In our information-driven world, technology is playing a larger role in making connections across generations. Acuity remains on the leading edge of this connectivity, making us a powerful partner for you in personal lines.

According to many estimates, Millennials have overtaken Baby Boomers to become the largest generation at over 75 million members. More than any other generation, Millennials are likely to go with an insurance company a family member has or recommends, making those generational connections even more important.

Millennials are also tech-savvy and like to use the Internet to find answers. They want to be able to do just about all their business online, and they want the process to be simple.

Acuity works to reach out to the younger generations where they are—online! We also work to simplify the process of personal lines insurance by creating relevant content in plain language published in the Acuity Focus blog, our Facebook pages, the Acuity mobile app, our digital advertising, and the Acuity website.

Teaming with our independent agents to provide service that spans the needs of all generations is a great reason to sell Acuity!

Trucking

Acuity's commitment to the trucking industry goes beyond our Trucking Specialist, Cliff Johnson, the Motor Carrier Toolbox, and other resources that are available at acuity.com/trucking.

We are active members in three national associations—the American Trucking Associations, Trucking Industry Defense Association, and Women in Trucking. In addition, Acuity is a member of state associations in Wisconsin, Pennsylvania, Iowa, Illinois, Indiana, Ohio, Tennessee, Texas, Minnesota, and Nebraska.

In the coming weeks, Acuity's presence will be seen at many association events, including the Mid-America Trucking Show in Louisville and President's Safe Driver Club Awards in Wisconsin.

A commitment to trucking associations is another reason Acuity provides the edge you are looking for to write trucking business!

BY HILARI RENZELMAN,
SENIOR WORKERS' COMPENSATION
CLAIMS REPRESENTATIVE

BY MONIKA BOSWEIN,
CLAIMS CONSULTANT

BY AMY HUGHES,
MANAGER - COMMERCIAL UNDERWRITING



Services

Use of grills by tenants is a key concern for rental properties. Acuity is not a market for any residential rental properties that allow the use of gas or charcoal grills on or next to decks or balconies, and for good reason. Grilling not only increases the risk of property damage, but also creates a general liability exposure if there is a fire causing injury or death and the building management allowed the grills to exist.

Acuity offers a brochure under the safety materials section of our website, Grills on Decks—Too Hot to Handle, that is a great resource you can use to advise your customers about the importance of creating and enforcing a policy around the safe use of grills or other open-fire devices. Building management should notify their tenants in writing of this policy at the time the tenant initially takes up residence, and from time to time thereafter to ensure compliance.

State and local fire codes vary with respect to grilling on balconies and decks, so take the time to learn about your local codes. In our underwriting of rental properties, Acuity follows the National Fire Protection Association (NFPA) codes, which prohibit the use or storage of gas and charcoal grills or other similar devices inside, on balconies, or within 10 feet of any structure.

The following exceptions may make the risk acceptable:

- Electric grills (generally acceptable).
- Permanently installed gas grills on noncombustible balconies of noncombustible structures. (Note: Acuity considers recycled/plastic deck boards as combustible/frame since the ASTM fire spread rating is the same as wood.)

Manufacturing

Now that 2017 is in the rearview mirror, it's a good time to look back at trends and developments of another successful year in manufacturing and how they impact your book of business.

Job Growth. The 3.2 percent unemployment rates measured in May and October haven't been beat since June 2000! This is an excellent time for agents to pursue opportunity in the manufacturing sector.

STEAM Education. With only 38 percent of students interested in traditional STEM fields, educators are infusing the A(rts) to boost learning. Acuity's Manufacturing team takes part in many STEAM-related educational opportunities, supports STEAM-related tournaments, and posts articles on our blog and Facebook page that give you information you can share with your manufacturing customers around attracting talent.

Cyber Attacks. With attacks again making headline news, 2017 proved how important cybersecurity is in the industry. Acuity offers a full range of cyber insurance for manufacturers, with numerous options for limits, deductibles, and coverage enhancements.

Manufacturing Advances. Robotics, 3D printing, and sustainable practices like biomimicry and solar power took large leaps ahead in 2017. Internet of Things (IoT) connections in manufacturing grew by 84 percent over 2016, while operational efficiency made gains through expanded use of artificial intelligence. Meanwhile, wearable technology for workers advanced, with smart glasses, exoskeletons, and wearable sensors being used more and more. Agents need to be aware of these advances to best serve the risk management needs of their clients.

In this dynamic sector, it's important independent agents partner with a company like Acuity that specializes in manufacturing and has its finger on the pulse of the industry.

Retail

Frozen pipes can cause tremendous damage. Winter is the right time to share tips with your retail customers to help prevent significant property and business income losses.

- National Fire Protection Association (NFPA) standard 13 requires a minimum room temperature of 40 degrees for wet or dry sprinkler valve rooms and all wet pipe sprinkler areas.
- Require the 40-degree rule to be in effect for all areas that have plumbing of any type, including out-of-sight areas.
- Utilize readily available low temperature alarms for after-hour monitoring and in low-occupancy areas.
- Management and key employees should be familiar with the location of water shutoffs.

If pipes do freeze, follow these tips to minimize loss:

- Suspected frozen pipes should be shut off. (Note: The authority having jurisdiction should be notified prior to shutting down an automatic sprinkler system.)
- Immediately call a licensed plumber or sprinkler contractor to thaw and inspect all piping for damage.
- Using a torch is not recommended for thawing pipes due to the fire hazard.
- Find out what caused the pipes to freeze, and take corrective actions to prevent future issues.

Stay warm and stay safe!

BY JEREMY MITTAG,
CLAIMS CONSULTANT

BY ANDREW SIEGEL,
REGULATORY ANALYST

BY TROY EISENRICH
SENIOR LOSS CONTROL
REPRESENTATIVE



ACUITY **U** *update*

Acuity U videos recently earned accolades from AVA Digital Awards, an international competition that recognizes excellence in digital communication.

Platinum Winners

- *The Long Road to Walk Again*
- *Ethics: Lessons Learned*

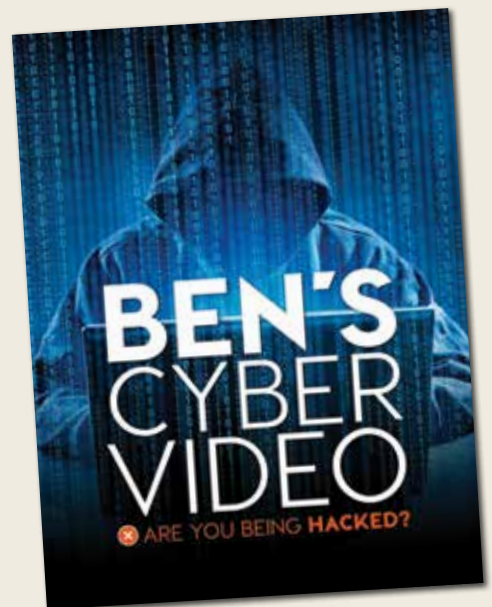
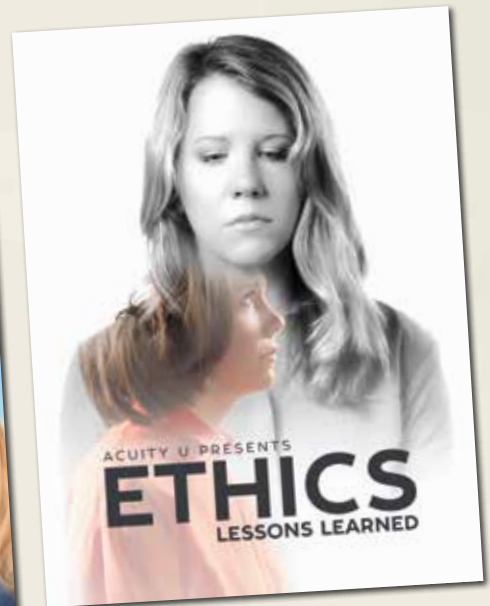
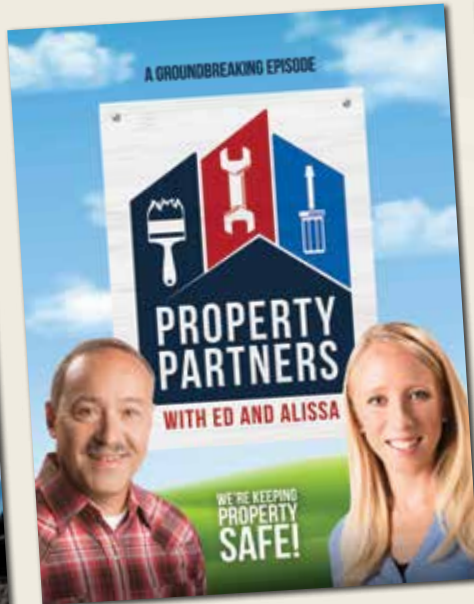
Gold Winner

- *Property Partners*

Honorable Mention

- *Ben's Cyber Video*

Additionally, Acuity's 2016 Annual Report, Kallyn and the Acuity Chocolate Factory, earned a Gold AVA Digital Award.



PARTNERS IN CLAIMS

It's safe to say many of your customers don't think about their insurance policy until they need it. When a loss happens, the realization hits that an insurance policy is more than just a piece of paper—it's a promise.

At Acuity, part of fulfilling that promise is based in creating partnerships. These partnerships build trust between everyone involved in the insurance transaction and enable us to provide fast and fair service.

Acuity focuses on creating claims partnerships in several areas:

Partnerships with You

Agents play a vital role in the claim process by guiding customers through what can be a difficult or confusing situation. You know your customers and the areas in which they live and do business. Our field claims personnel visit agencies, particularly when a large loss impacts one of your customers. In addition, Acuity provides transparency and visibility into the claim process through our online resources that allow you to review claim notes and other details, enabling you to best assist our mutual customers.

Partnerships with Customers

We understand that a claim can be very stressful for customers and some claims can turn lives upside down. Our claims personnel focus on caring for the customer from the first report of loss through final payment—and sometimes beyond. Having multi-line adjusters means customers can work with a single person during a claim, yet also know there is an entire team working on their behalf.

Our larger commercial accounts have specific adjusters assigned as the primary point of contact when claims are reported, which helps streamline the process. Also, claims adjusters often meet with large commercial accounts during the quoting process, which helps us learn their business and sets the groundwork for building relationships if claims arise.

Partnerships with Experts

Acuity fosters relationships with a network of experts, including legal counsel, accident reconstruction services, and others, which allows us to best defend our customers. Working with our expert partners enables us to determine the best course of action as early in the claim as possible. Having a team of experts in place also reduces stress for customers in the claims process. Additionally, we often invite

these experts to conduct educational seminars for our staff, as well as present with Acuity staff at industry seminars.

Partnerships with Vendors

Having our own field adjusters distributed throughout our operating territory helps to build relationships with local, reputable contractors, suppliers, and other vendors. Many of our claims personnel work with the same companies and individuals over time. Establishing a rapport and level of trust with vendors helps to put customers' minds at ease by showing we have the right resources to help rebuild and recover after a claim.

Customers who have a claim with Acuity know their insurance policy is more than just a piece of paper. Partnerships help Acuity fulfill our promise and deliver the claims service for which we are known.



BY LEA A. KAPRAL,
MANAGER - FIELD CLAIMS



TROY WAGNER TALKS ACUITY TO STUDENTS IN MEXICO

Acuity has established a name for itself throughout much of the U.S. and, thanks to Senior Field Premium Auditor **Troy Wagner**, students in Mexico now know a bit about Acuity as well.

Last November, Troy had the opportunity to talk to students at the Lazaro Cardenas High School in Cananea, a city in northern Mexico. He discussed similarities and differences in the insurance businesses of the two countries.

"We talked about what I do in my career, what I like about my job, their perceptions about insurance, and more. They had a lot of questions," Troy says.

Troy also treated the class to a viewing of Acuity's award-winning videos. "They were very interested in the 'A Great Place to Work from Every Angle' video," he says.

Family Travels

Troy moved to Denver in 2009. Not long after, he met **Damaris**, a native of Cananea who was spending that summer in Colorado. The two were married in 2011 and have a two-year-old son, **Tristan**. Troy joined Acuity in 2015.

At least once a year, the Wagners take an extended trip to visit Damaris's family. The opportunity to teach the class came about during a visit last year. "My wife's cousin **Oscar** is a teacher at Lazaro Cardenas and came up with the idea to do a presentation," Troy says.

With most of the class fully bilingual, Troy felt at ease in front of the group. Troy isn't yet fluent in Spanish but is learning. "Damaris is very fluent in English," he says. "She'll beat me when we play Boggle or Scrabble—it's pretty embarrassing!"

Another purpose of Troy's presentation was allowing the class to practice their English-speaking skills. "Most students begin learning English at a very early age, so most are very fluent by high school. Interacting with someone who is a native speaker helps them build their skill," Troy says.

Cultural Connections

Cananea, a copper mining town of just over 30,000 people, is located about 10 miles south of the U.S./Mexico border in the northern Mexican state of Sonora. Troy grew up on a dairy farm in Minnesota and traveled little before meeting Damaris, but he says he feels at home in Cananea.

"It's a blue-collar town like where I grew up. People in Cananea are generous, kind, and family focused. There are some differences—fewer franchise businesses, more mom-and-pop stores—but there are definitely many similarities," Troy says, adding that those similarities extended to the classroom as well.

"The students I worked with were smart, hardworking, and focused on learning," he says. "Those are things that will get you ahead in life no matter what country you live in."



Damaris and Troy



Industry Insider

A study from Car Insurance Comparison ranked states based on five driving statistics: fatality rate, failure to obey (failing to use safety restraints, ignoring safety devices, or driving with an invalid license), drunk driving, speeding, and careless driving. The states with the worst drivers were:

- | | |
|--------------|-------------------|
| 1. Montana | 6. South Carolina |
| 2. Arizona | 7. New Mexico |
| 3. Louisiana | 8. North Carolina |
| 4. Texas | 9. Delaware |
| 5. Nevada | 10. North Dakota |



Q. What types of home protection systems are eligible for discounts with Acuity?

A. Acuity provides discounts for a wide variety of fire, sprinkler, burglar, and water alarm systems installed in an apartment, condo, or home.

Q&A **ACUITY**

Q. Are discounts available for smart home devices?

A. Yes! Acuity offers discounts for smart home protective alarms, sensors, and security systems that are connected to the Internet and controlled by a mobile device.


Q. Does a protective device have to be connected with a smartphone in order to earn discounts?

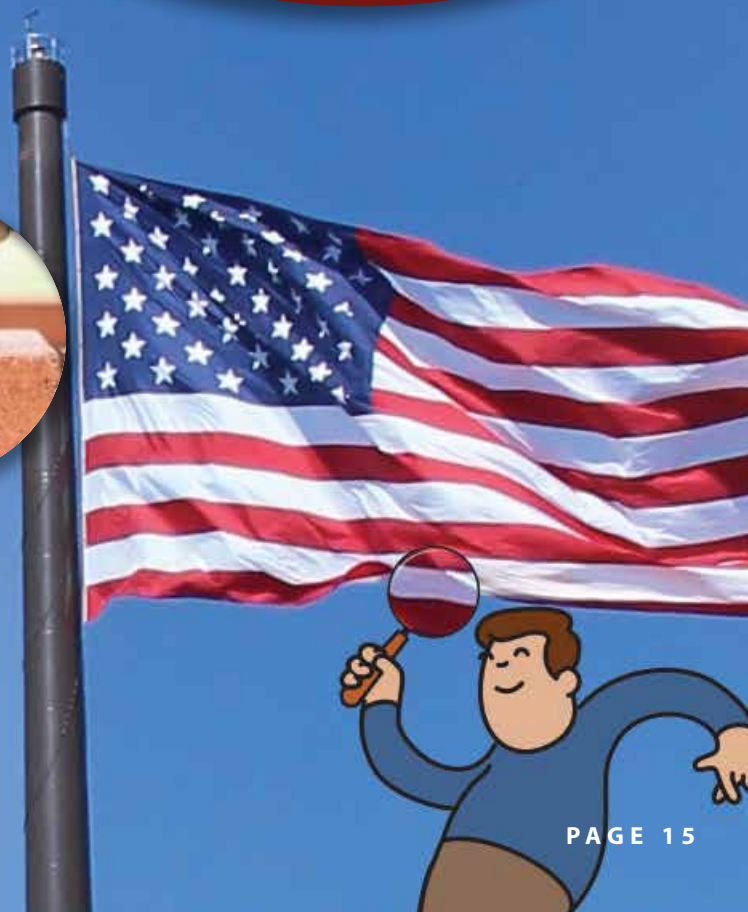
A. No! Acuity also provides discounts for fire, sprinkler, burglar, and water alarm systems not connected with smart home technology.

Find the Flagpole

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

Cathy Zook	The Heiny Insurance Agency	Monticello, IN
Wendy Radwanski	Knight Crockett Miller Ins Group	Toledo, OH
Brittany Albitz	TRICOR, Inc	Onalaska, WI

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





Searching for a Job?

Headquarters

- Actuarial Analyst
- Building Mechanical Specialist
- Claims Interns
- Director – Facilities Projects
- Director – Mechanicals
- Mailroom Clerk
- Product Analyst
- Services Intern
- Technical Support Analyst
- Technical Support Analyst Intern
- Telephone Premium Auditor

Non-Headquarters

- Commercial Field Underwriter
Indianapolis, Indiana
- Field Claims Representative
Grand Rapids, Michigan
- North/South Dakota
- Field Premium Auditor
Western Minnesota/Eastern North Dakota
- Loss Control Representative
Bismarck, North Dakota
- Property Claims Specialist
Denver, Colorado
- Territory Director
Abilene, Lubbock, or Odessa, Texas
San Antonio or Austin, 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.



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Marissa
1 review



Great Company to Work With

Acuity does a great job handling any claims that come up! They always appoint agents that explain coverage options and make the process easier. I have no reservations trusting Acuity fully with my home, auto, and inland marine insurance! Thanks, Acuity!

ACUITY SCARVES BRING WARMTH TO **KANSAS COMMUNITY**

For the past several years, community members in Hutchinson, Kansas, have adorned downtown statues with articles of warm clothing that could be taken and used by those in need. The staff of Fee Insurance Group donated their Acuity scarves to the effort, which was especially important in this season of record-breaking cold temperatures. Thanks to **Lori Webb**, the agency's Relationship Development Manager, for sending photos our way!



Courtney Kirk and Becky Goering

Karen Frizell, Andrea Finley, Becky Goering, and Stephanie Anderson



ASK THE SPECIALIST

ASK CLIFF

What has the response been to the ELD mandate?

In my role as Trucking Specialist at Acuity, I have the opportunity to speak with many motor carriers. As with any new regulation, I've found the ELD mandate has produced some frustration within the trucking industry. However, by and large, it seems most motor carriers have adopted this technology with open arms. Truckers are telling me they see several benefits to ELDs, including:

Increased efficiency. Once a driver learns the ELD system, it can make the logging process easier, saving time and frustration. ELDs keep accurate records of duty status, reduce the paperwork burden on the driver, and help ensure operations can trust the data they're receiving in real time.

Easier tracking. By automatically tracking hours spent and duty status throughout the day, ELDs help drivers focus on safe driving and hauling freight rather than watching the clock. ELDs also help motor carriers and drivers keep

accurate record of any time the truck isn't moving, such as time spent loading and unloading, as well as the effects of traffic and weather-related events. This information helps motor carriers and drivers efficiently manage their time and provides proof of how time was spent. Shippers and receivers that waste a driver's time and a motor carrier's equipment with "detention time," can now be presented with hard documentation and either fix the problem or be charged accordingly.

Improved compliance. Because hours-of-service (HOS) records are stored electronically with ELDs, enforcement officials can quickly verify whether a driver is compliant with HOS rules and return the driver to driving status more efficiently. ELD implementation also has benefits from a safety standpoint, ensuring driver compliance with HOS rules that are designed to minimize driver fatigue.

With that said, I have also heard some concerns regarding ELDs. Complying with ELD regulations comes at a cost. Paper logs are cheaper initially. Also, because ELD systems automatically start tracking time when the driver starts driving, motor carriers need to be more aware of scheduling to ensure they can continue meeting customer needs and return drivers home while maintaining compliance with HOS rules.

In addition, motor carriers and drivers may need to refresh themselves on two logbook rules they may not have used in the past—on-duty yard move and personal conveyance. ELDs allow the user to edit all the lines in the record of duty status (RODS) except the drive line. However, drivers can use these two rules to save and protect drive time when permitted.

Overall, carriers are finding ELDs have several benefits. Many forward-thinking motor carriers are positioning themselves for how they can use this technology to effectively meet customer and employee needs and prepare themselves for the changing future.

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



FOCUS ON INSTRUCTION

Congratulations to **Nathan Simons**, Commercial Underwriter, who earned the Associate in Insurance Accounting and Finance (AIAF) designation.

Additionally, congratulations go out to several staff members who completed insurance coursework:

- Joseph Balge**, Commercial Underwriter – AU 60
- Deb Bates**, Manager - Commercial Underwriting – CPCU 540
- Amber Christel**, Commercial Underwriter – CPCU 551
- Jacob Clement**, Programmer – AINS 24
- Joe Hansen**, Commercial Underwriter – AU 61
- Amy Kostac**, Commercial Underwriter – AU 62
- Veronika Lau**, Inside Claims Representative – AINS 21
- Randy Nitsch**, Senior Commercial Underwriter – CPCU 520
- Joel Pence**, Commercial Underwriter – AU 62
- Taylor Schmitz**, Senior Inside Claims Representative – AINS 23
- Monica Stiebs**, Commercial Processor – AINS 21
- Lindsey Van Ess**, Commercial Underwriter – AIS 25



LEAN ON ME

There are so many things wrong with the lack of proper scaffolding at this job site, but perhaps the most shocking is the use of a red strap in an attempt to prevent the leaning ladder from toppling off the roof. There's no excuse for sacrificing safety just to get the job done!

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.



FOCUSING ON FAMILY VALUES DEFINES KELLI WARBURTON'S CUSTOMER SERVICE

At Warburton Insurance Services, Inc., **Kelli Warburton** has made customer service a priority since joining the agency in 2006.

"Kelli has been focused on customer service since day one. She has developed relationships with our clients and makes sure each call is returned before we leave for the day. It is one small way we can show our clients that we are working on their issue and we will make sure to follow it through to a successful completion," says **Paul A.**

Warburton, agency President and Kelli's father.

Kelli also created the agency's tag line, "Let Our Family Insure Your Family."

"We want to treat each client as we would a family member, and Kelli embodies that," Paul says. "Hard work, empathy and the ability to explain complicated insurance terms in an easy-to-understand, interpersonal communication

style all have shaped Kelli as an outstanding service professional."

"We're a family business. We want our clients to feel like they are home when they are here," adds Kelli, who is Insurance Account Executive at the Tempe, Arizona agency. "We attract the same, like-minded clients—people who are family people and dedicated to the community."

Kelli is involved in the local community, including as a high school girls' basketball coach. At the agency, she handles personal lines and says that communication and accessibility are at the foundation of great customer service.

"We communicate and work closely with our customers, assisting them with billing, claims, or whatever their needs are," Kelli says. "We focus on being available when customers need us, returning calls promptly, and providing them a level of service that they don't get with other agencies."

Congratulations to Kelli Warburton, an Outstanding Service Professional!



WORD OF MOUTH

facebook

The start of a new year is the perfect time to talk to your personal lines customers about ways to better manage risk. Check out many tips you can use and join in the discussion on our Agent Focus Facebook page, facebook.com/acuityagents.

