



CRACKING THE TOP 12

# THE TOP 12 OF ACUITY'S EGG-CELLENT ACCOMPLISHMENTS

Selecting just one dozen accomplishments to feature from among Acuity's many awards, achievements, and recognition is no easy task.

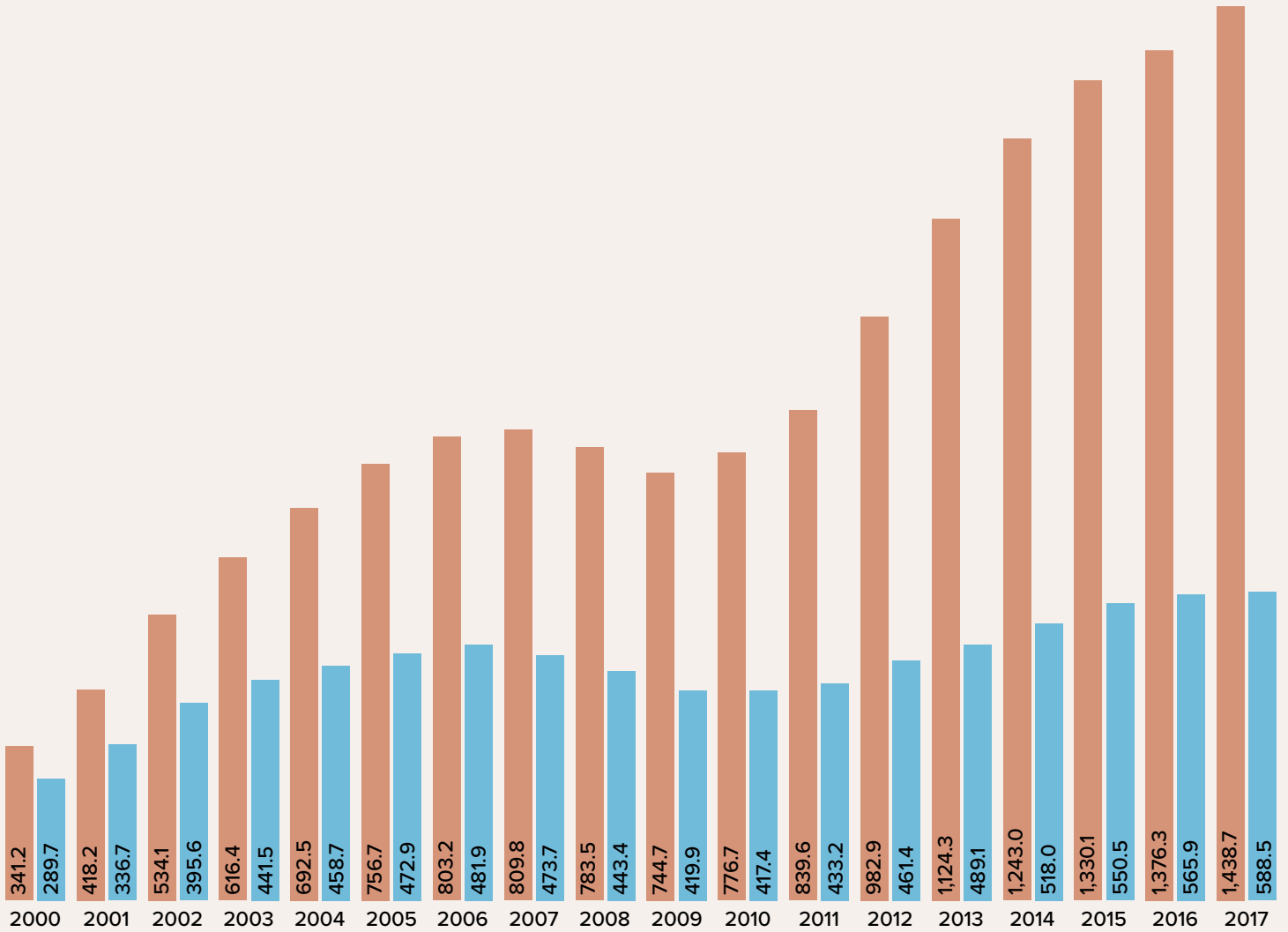
"Choosing a top 12 is a challenge, but there are achievements that stand out for how they reflect our unique culture, illustrate our partnership with independent agents, or show the impact of everyone at Acuity pulling together to make good things happen," says **Ben Salzmann**, President and CEO.

## Here is Acuity's Delightful Dozen!

1. **Profitable Growth.** Our 2017 combined ratio is projected to be 13.5 points more profitable than the industry. We generated over \$420 million of additional assets in 2017 and increased our annual revenue to over \$1.4 billion thanks to growth that far outpaces the industry average. (See chart.)
2. **Top Performer.** Acuity is ranked by Conning as one of the two top-performing mutuals in the nation over both the short and long term.
3. **Shining STAR.** Acuity earned a 2017 Stakeholder Team Accomplishment Recognition™ (STAR) Award from independent financial analysis firm Demotech, Inc., putting us among the top 1 percent of insurers nationwide.
4. **State Expansion.** With Texas going live in September to become our 26th state, we've added 17 new states in 13 years.
5. **Top Insurer.** Acuity earned a Gold Stevie® Award for Great Employers, making us the Employer of the Year in Insurance.
6. **Coolest Office.** Acuity's office is one of the top five coolest in the U.S. and Canada, according to national consulting and software firm PayScale, as well as one of the 15 Offices You'll Wish You Worked In as published on **MSN.com**.
7. **Ward's 50.** Acuity has been named to the Ward's 50 list of top-performing property-casualty companies every year since 2000, putting us in the top 2 percent of insurers nationwide and making us one of only three insurers to be named to the list for 18 consecutive years.
8. **Philanthropy.** At our December Town Hall, all employees were empowered to decide how a special, year-end contribution of \$500,000 would be distributed among six charities (see page 13). Guided by the Acuity Charitable Foundation, Acuity contributed nearly \$1.3 million in 2017 to worthy organizations.
9. **A-Rated Claims.** Acuity is among the top three highest rated carriers in the nation for claims service as determined by the CRASH Network, and one of only three carriers to receive an A or A- grade.
10. **Technology Leadership.** Acuity earned the 2017 IVANS Leadership Award for excellence in increasing connectivity and automating data exchange across the independent insurance agency channel.
11. **Agency Growth.** We've added 460 new agencies in the last nine years.
12. **Gossip Line Milestone.** Agents have tuned in to listen to Ben's Gossip Line over one million times! ●



# COMPARATIVE WRITTEN PREMIUM



in millions of dollars

Acuity Acuity at Industry Growth Rate

# FUN CULTURE, SERIOUS SERVICE A WINNING COMBINATION AT PEND OREILLE INSURANCE

Walk into the headquarters of Idaho's Pend Oreille Insurance Services and you'll immediately feel right at home. That's because you're likely to be approached by at least one of the agency's two four-legged canine mascots, **Mia** and **Bear**. Mia belongs to agency co-owner **Jodie Corless** and Bear to Personal Lines Agent **Kendra Purta**, Jodie's daughter.

"We like to call Mia and Bear 'insurance therapy dogs,'" says agency co-owner **Stefanie Nostdahl**. "They're companions to everyone at the office and friends to all our customers who visit us."

Pend Oreille's mascots are also a reflection of the agency's fun-loving culture. Throughout the year you'll find festive holiday parties, visits by massage therapists, and a few good-natured office pranks.

"When people go away on vacation, they might return and find their office completely redecorated," Jodie says.

"We do work hard and get the job done for our customers, but we laugh together a lot as well."

## Taking Ownership

Stefanie has been in the insurance business since she was 15 years old, helping in the office at her father's agency. In the early 2000s she and Jodie ended up working together at Pend Oreille in Sandpoint and, in 2009, were presented the opportunity to purchase the agency from its former owner who was looking to retire.

"We immediately said yes," Stefanie recalls. "With my history in the insurance business, I knew right away that this was a quality agency with many outstanding characteristics."

Those characteristics include a strong book of personal and commercial lines business and a large number of long-term customers. "We have built a high level of trust among our customers. They know that we will do what works best for them," Jodie says.

With an experienced staff and a comprehensive list of services and products, Pend Oreille serves personal and commercial lines clients in Idaho, Montana, California, Arizona, Colorado, and Washington. "Our motto is that we put our insureds first," Stefanie says. "We want to build trust, honesty, and integrity with every relationship we develop."

Both Stefanie and Jodie are runners and put a strong emphasis on personal health and well-being. They and the agency staff are very involved in the local community as well, and Jodie just completed a two-year volunteer term on the Independent Insurance Agents and Brokers of Idaho.

## Customer Focus

Pend Oreille is the largest locally owned, independent insurance agency in Bonner County and plans to grow even larger in the years ahead.

"Our business keeps growing steadily, and we are always on the lookout for an opportunity to buy another agency," Jodie says.

"We want to grow but never lose sight of who we are," Stefanie says. "We want to be the hometown agency people can come visit and talk with us to face to face. We want to stay focused on providing the best customer service we can, while maintaining a culture that makes it fun to come into work each day." ●



*Pend Oreille Insurance mascots Bear (left) and Mia sport their Acuity swag along with staff members (top row) Stefanie Nostdahl, Chris Newton (middle row) Amy Lunde, Jessie Mayo, Camille Clark, (bottom row) Michelle Marker, Kendra Purta, and Jodie Corless.*

# 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.

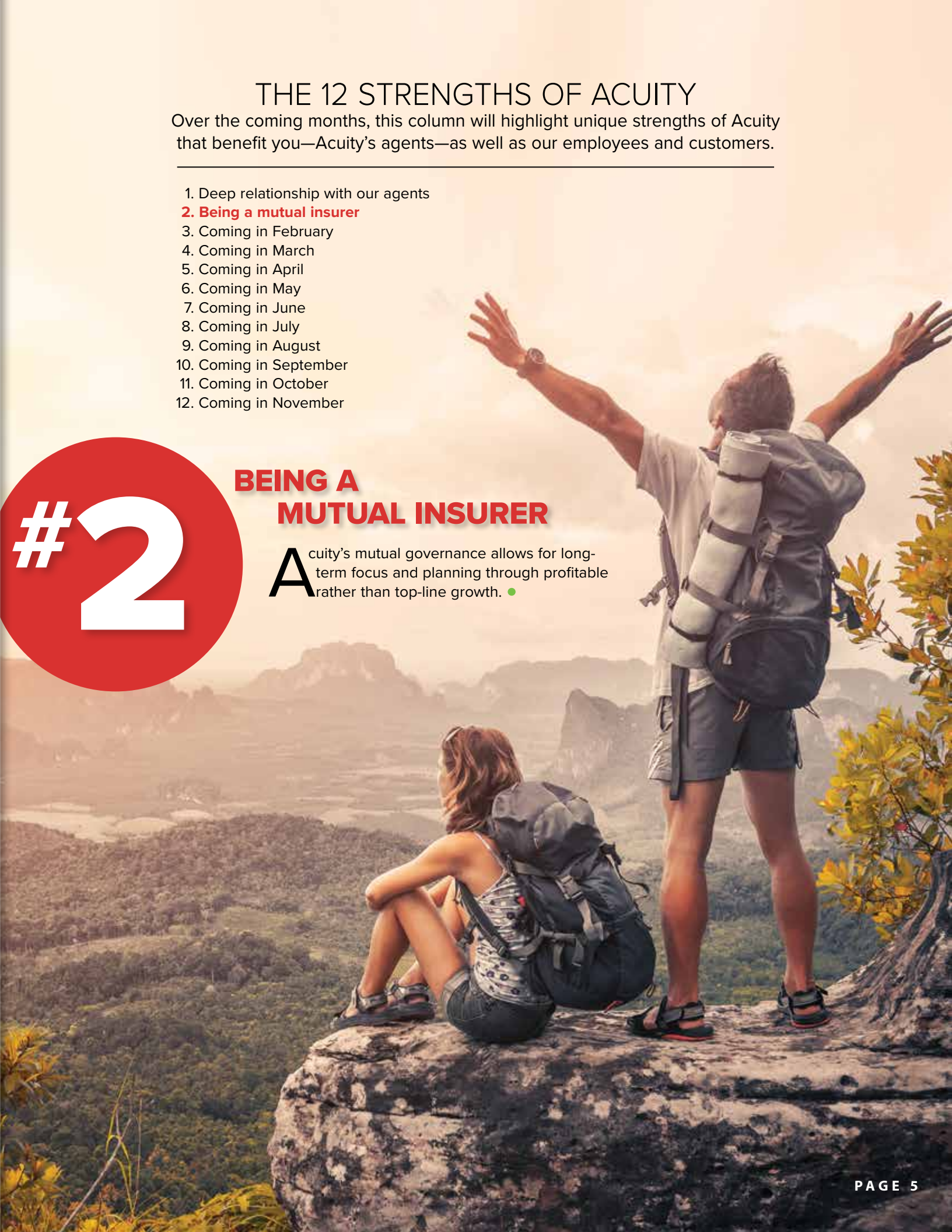
---

1. Deep relationship with our agents
- 2. Being a mutual insurer**
3. Coming in February
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 MUTUAL INSURER

**A**cuity’s mutual governance allows for long-term focus and planning through profitable rather than top-line growth. ●





**Danielle Berchmans**, Programmer Analyst, took a trip to Las Vegas and couldn't "keep calm" while wearing her Acuity shirt and socks.

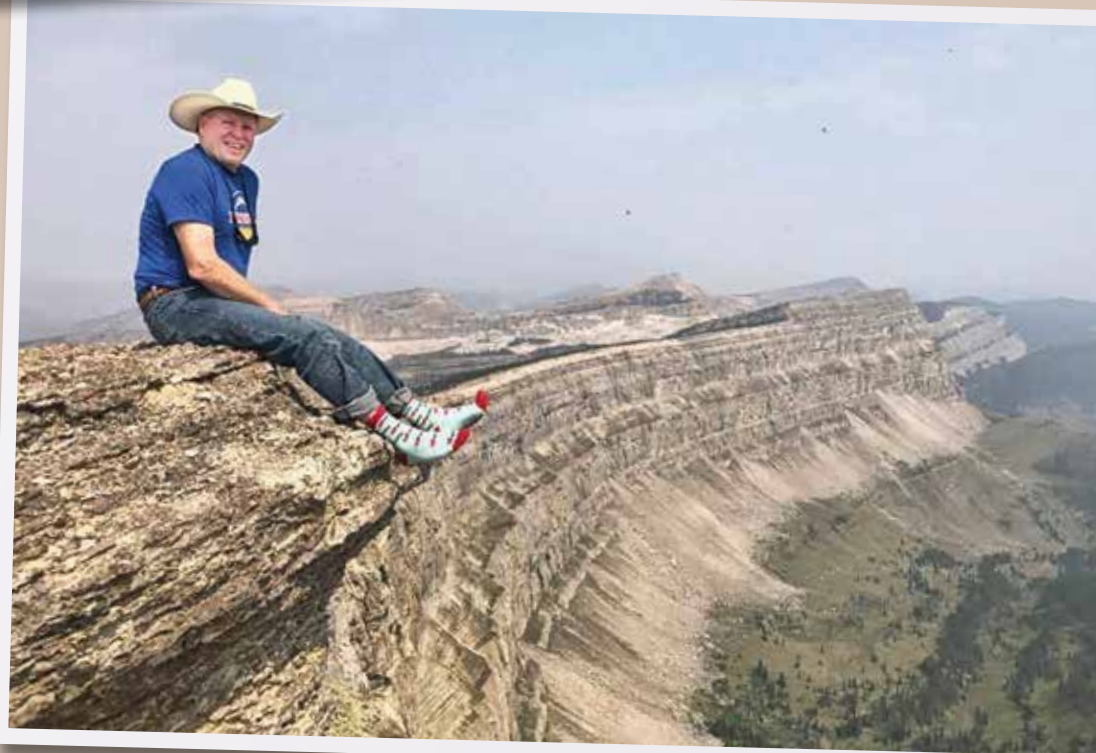


Acuity socks came in handy for **Amanda Troy**, Customer Service Agent at Troy Insurance Agency, Inc., while hiking the Brins Mesa Trail in Sedona, Arizona.



Tricor Insurance's **Michelle Cullen**, Personal Insurance Trainer/Agent (left), and **Heather Klein**, Transportation Account Executive (right), along with Heather's daughter, **Brinley**, are all sporting their Acuity socks in the Great Smoky Mountains.

**Pat Greany**, Co-Owner of Leavitt Great West Insurance, takes a break wearing his Acuity socks atop the Chinese Wall—a 1,000-foot-high cliff of limestone that stretches unbroken for 12 miles—in the Bob Marshall Wilderness in Montana.



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](mailto: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'S STRATEGIC PLANNING SPEAKER LINEUP ANNOUNCED

Strategic planning at Acuity is a continuous, iterative process that involves people from all areas of the company. For over 16 years, outside experts have also been an essential part of our planning process. This year, we are bringing in an all-time high 19 speakers to present to Acuity staff on key industry issues and trends impacting our business.

**Brian Sullivan** is the Owner of Risk Information, Inc., an organization founded in 1993 and dedicated to providing strategic information to the P&C insurance industry. Brian has over 30 years of experience covering the financial services and insurance industry.

**Chris Arrasmith** is Manager and Solutions Architect at IPSoft, Inc. Chris leads the Midwest's solutions and cognitive implementation teams and helps customers develop and implement digital transformation strategies. Chris has over 20 years of experience in the areas of cognitive technology, cloud management, and IT service management.

**Eric Piscini** is a Deloitte Consulting Principal in the financial services practice with 20 years of experience defining innovative strategies and solutions. He is the Deloitte Global Financial Services Consulting Blockchain Leader and also leads the company's U.S. digital transformation and innovative services.

**Nathalie Nahai** is a Web Psychologist, International Speaker, and Author of the best-selling book, *Webs of Influence: The Psychology of Online Persuasion*. The foremost expert in web psychology, she helps businesses apply scientific rigor to their website design, content marketing, and products.

**Steven Webersen** is the Managing Director and Head of Research for Conning Insurance Research. Steve has over 25 years of experience in the insurance industry, having

served in the P&C rating division at A.M. Best and in equity research and corporate finance at Smith Barney.

**Jeff Rieder** is Partner and Head of Ward Group. Throughout his 23-year career, he has been involved with over 400 projects for numerous domestic and international insurance companies, covering a diverse range of performance and strategic evaluations.

**Jim Donohue** is a Partner in Aon Hewitt's Talent Practice and serves as leader of the organization's Leadership Consulting Practice. He has 20 years of consulting experience in all aspects of organization and workforce strategies and design, mergers and acquisitions, leadership, and employee engagement.

**Greg Barats** is President and CEO of HSB Group, Inc., a world leader in equipment and special risk insurance for commercial and personal line sectors. HSB Group, part of Munich Re, is an Acuity business partner for equipment breakdown and cyber security products.

**Keith Moore** is CEO of CoverHound, Inc., a rapidly growing, nationwide digital insurance agency and recognized insurance technology leader in both personal and commercial P&C insurance. Acuity recently established a strategic partnership with CoverHound, with the goal of expanding Acuity's digital footprint.

**Anita Sathe**, Chief Strategy Officer at CoverHound, is an insurance professional with more than 13 years in the industry. Her breadth of experience includes product and underwriting strategy, technology implementation, and actuarial analysis.

**David Rogers**, a faculty member at Columbia Business School, is a globally recognized leader on digital business strategy who is known for his pioneering model of customer



Brian Sullivan



Chris Arrasmith



Eric Piscini



Nathalie Nahai



Steven Webersen



Jeff Rieder



Jim Donohue



Greg Barats



networks and his work on digital transformation. He is the author of four books, including *The Network Is Your Customer* and *The Digital Transformation Playbook: Rethink Your Business for the Digital Age*.

**Robert Sutton** is a Professor of Management Science and Engineering and a Professor of Organizational Behavior at Stanford. He has taught classes on the psychology of business and management at Stanford since 1983 and is cofounder of the Center for Work, Technology, and Organization.

**Clara Shih** is founder and CEO of Hearsay, a leading social sales and marketing platform empowering companies to build stronger customer relationships, grow revenue, and bolster their brands across social networks. A pioneer in the social media industry, she developed the first social business application in 2007 and has authored several books.

**Sarah Doughty** is a manager with Google Marketing Solutions (GMS) and leads the Mid-Market Performance sales team. GMS focuses on spotting and analyzing customer needs and trends that help Google's millions of advertisers and publishers remain relevant and build and grow their online presence.

**Andrew S. Lerner** is Managing Partner of IA Capital Group, a New York City-based venture capital firm specializing in insurtech/fintech. Andy has 25 years of experience in the financial services industry, including Smith Barney, Inc., where he served as an investment banker in the Financial

Institutions Group and the Mortgage and Asset Finance Group.

**Rick Viton** is a Partner with IA Capital Group and focuses on the insurance industry. Rick has over 25 years of financial services experience as a senior level investment banker and in a corporate finance role in which he developed significant industry relationships and extensive transaction execution expertise.

**Jeff Snyder** is Vice President of Matic Insurance, a firm specializing in mobile and online delivery of homeowners insurance. Jeff oversees all insurance operations for Matic and is responsible for expanding the company's reach and the development of its internal agency management platform, including direct integrations with insurance carriers.

**Tyler Nitz** is a Research Executive at Claritas, an organization offering clients growth potential through demographics, analyzing market share, and segmentation to promote profitability. In this role, he works directly with major financial services organizations to assist with the expansion of consumer insight capabilities.

**Mark McElroy** is the Executive Vice President of TransUnion's insurance business unit, under the U.S. Information Services division. His responsibilities include strategic direction and sales, leveraging advanced analytics and modeling to help the industry underwrite more effectively by targeting qualified prospects, and improving acquisition and retention. ●



Keith Moore



Anita Sathe



David Rogers



Robert Sutton



Clara Shih



Sarah Doughty



Andrew S. Lerner



Rick Viton



Jeff Snyder



Tyler Nitz



Mark McElroy



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.

## Services

With winter weather here, it's a great opportunity to talk with your rental property clients about winter safety. Apartment buildings are especially at risk for slip-and-fall losses with tenants constantly entering and exiting the premises. Remind property owners to remove snow from walkways and salt as needed. Plan for snow removal and log when the property is shoveled and salted. Remember that early mornings and just after sunset are peak times for slips and falls, as this is when previously melted snow can refreeze.

Do your insureds need help controlling rental property losses? Acuity can help. Our loss control representatives can help your insureds identify and mitigate potential losses unique to their rental properties. You can also download safety materials for property owner insureds from **acuity.com** by signing in and choosing Resources & Tools → Safety materials. Remember that you can even co-brand these resources to further advertise your expertise!

BY **PAIGE K. NELSON,**  
PRODUCT ANALYST

## Construction

Acuity offers OSHA's 10-hour construction industry training at no charge, which is a great benefit that agents can highlight when writing or renewing construction accounts with Acuity. Our trainers will provide a free class at any agency willing to host training for Acuity-insured contractors and who can provide at least 15 confirmed attendees (maximum 40). We will also provide training for a single account that has \$100,000 in written workers' compensation premium and a minimum of 15 confirmed attendees.

The course is held over two separate days. We provide all reference books and deliver a customized educational experience by including required topics, such as fall prevention and electrocution, and elective topics, such as material handling and excavation. We provided training for 226 people in 2017. For more information, contact your territory director.

BY **BRITTNEY PASSINI,**  
PRODUCT ANALYST

## Trucking

Trucking is a unique business segment. Although proper coverages, service, and price are important, motor carriers are also looking for a partnership with an experienced agent. How are you differentiating yourself from the crowd? For example, if a motor carrier visited your website, how easily could they determine if you write truckers?

Make **acuity.com/trucking** your one-stop source for trucking knowledge. From our Motor Carrier Toolbox to the quarterly *Trucker Focus* newsletter and our trucking blog, you can expand your trucking knowledge to become the experienced partner motor carriers desire.

BY **CLIFF JOHNSON,**  
TRUCKING SPECIALIST



## Manufacturing

Which of your manufacturing clients need business income and extra expense coverage? The answer is every one of them. It's very important for all business owners, including small businesses, to think about how they would manage if a covered loss shut down or interrupted their business. Manufacturers need business income coverage because they own inventory, custom equipment, buildings, and other property that takes time to replace before business operations can resume.

Business income covers net loss of income due to a covered cause of loss that causes a slowdown or suspension of operations, and extra expense covers expenses a manufacturer incurs because of a loss. Both business income and extra expense are included in the Deluxe Bis-Pak policy, making this a great selling point. Additionally, the Acuity Enhancements – Manufacturers' Property endorsement adds over a half-dozen valuable coverages, including business income and expense from dependent properties, for a flat premium. For more information, contact your commercial underwriter.

**BY AMY PASCOE,**  
INSIDE CLAIMS REPRESENTATIVE

## Retail

If you are quoting insurance for a business that sells products that can spoil, remember to include spoilage coverage. Perishable products include food, beverages, plants, flowers, or anything that needs climate-controlled storage.

Acuity's spoilage coverage covers direct physical loss caused by a covered peril to perishable stock at a location described in the coverage schedule. Perils covered include common risks such as equipment breakdown, malfunction, or failure that causes changes in temperature or humidity, such as breakage to refrigeration systems; contamination of system refrigerant; or power disruption that causes changes in temperature or humidity, such as utility disruption due to conditions beyond the insured's control. For more information, contact your commercial underwriter.

**BY SARAH BORKENHAGEN,**  
PRODUCT ANALYST

## Personal Lines

You see them all the time: stranded vehicles alongside the roadway with their flashers on. You know how helpless someone must have felt walking away from the vehicle. Give your customers confidence knowing they will never be stuck in this situation by making sure they have Roadside Assistance coverage with Acuity.

Roadside Assistance covers towing, jumpstarts, locksmith services, tire changes, fuel and fluid delivery, and winching. Services are just a call, click, or tap away and are available 24/7 in all 50 states. And the best part: Acuity includes Roadside Assistance automatically with Towing and Labor coverage. Stress to your customers the importance of adding Towing and Labor coverage, and help them rest assured knowing Acuity will be there. ●

**BY ADDIE BUECHLER,**  
PRODUCT ANALYST



*The Sell Acuity column includes illustrations of coverages for informational purposes only. Actual coverage is determined by the language of the policy or endorsement.*

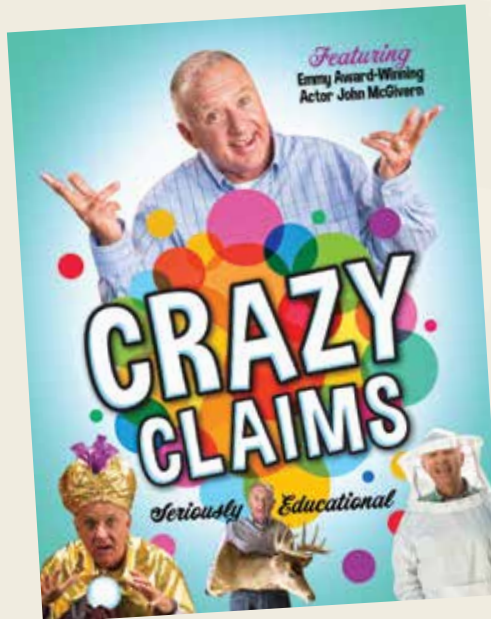


# ACUITY *U* *update*

The next video from Acuity U explores the crazy world of claims:

- A Fourth of July display that turned a tree into a Roman candle.
- An impromptu insect extermination that went horribly awry.
- A bad hair day for a bridezilla.

These are just some of the crazy—but real—claims that have crossed adjusters' desks and that are featured in the next video from Acuity U: *Crazy Claims—Seriously Educational*. Narrated by renowned actor and writer **John McGivern** and featuring several



Acuity claims experts, *Crazy Claims* explores incredible cases that have happened across the country, with details pulled from real-life claim files and court proceedings.

For agents, the course teaches the lesson of why it's important to advise customers to be prepared for anything—and why it's essential to have the right insurance coverage in place and the right company on your side. As the saying goes, truth is definitely stranger than fiction.

*Crazy Claims* debuts in late February. ●

## Searching for a Job?

### Headquarters

Actuarial Analyst  
Building Mechanical Specialist  
Customer Service Representative – Claims  
Director – Facilities Projects  
Director – Mechanicals  
Personal Lines Underwriter  
Product Analyst  
Telephone Premium Auditor

### Non-Headquarters

Commercial Field Underwriter  
Indianapolis, Indiana  
Field Premium Auditor  
Western Minnesota or Eastern North Dakota  
Loss Control Representative  
Bismarck, North Dakota  
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.



# ACUITY EMPLOYEES DISTRIBUTE \$500,000 TO CHARITABLE ORGANIZATIONS

**A**t the December Town Hall meeting, employees determined the distribution of a special year-end contribution of a half-million dollars among six different organizations. Those organizations included Conquer Cancer Foundation, Feeding America, Safe Harbor of Sheboygan County, The Salvation Army, Sharon S. Richardson Community Hospice, and Mental Health America.

“One of my favorite expressions is ‘Be kinder than necessary because everyone you meet is fighting some kind of battle,’” says **Ben Salzmann**, President and CEO. “Being kind and supporting our community is a priority for Acuity, particularly at the end of the year when charitable organizations battle with higher need for their services while facing budget constraints.”

Based on employees’ direction, the Conquer Cancer Foundation received the largest allocation of just over \$125,000. Conquer Cancer Foundation was founded by the

foremost cancer doctors of the American Society of Clinical Oncology and works to seek dramatic advances in the prevention, treatment, and cure of all types of cancer.

“Our mission is to fund breakthrough research and share cutting-edge knowledge, and our vision is a world free from the fear of cancer,” says **Dave Wiemer**, Philanthropic Officer at Conquer Cancer Foundation. “With Acuity’s support we can instill hope in thousands of cancer patients.”

The other five groups each received donations ranging from over \$40,000 to nearly \$100,000. The special \$500,000 contribution adds to our ongoing support to the community throughout the year. Guided by the Acuity Charitable Foundation, we contributed nearly \$1.3 million in 2017 to worthy organizations. ●



*Laura Roenitz, Executive Director at Safe Harbor, explains to employees how Acuity's year-end contribution will help the shelter during a particularly difficult time of need.*



*Ben Salzmann presents Acuity's donation of over \$125,000 to Conquer Cancer Foundation's Dave Wiemer.*



# IMPACT OF MICHELLE MILLER'S EAC SERVICE HITS HOME

In 2012, **Michelle R. Miller** was serving on Acuity's Employee Activity Committee (EAC), helping to plan a "Cirque du NICU" fundraiser that was held at our Corporate Headquarters to support the creation of Aurora Sheboygan Memorial Medical Center's Level IIb Neonatal Intensive Care Unit (NICU). Little did she know that her efforts would one day impact her own family.

In April 2017, Michelle gave birth to twins **Scarlett** and **Dempsey**, born at 35.5 weeks and weighing 5 pounds and 6 pounds, respectively. Both were rushed to the NICU, where Scarlett ultimately stayed 16 days and Dempsey stayed 19. Fortunately, both twins went home after their stay in the NICU without incident, and both are healthy and happy today.

"If we didn't have a NICU in Sheboygan, I would have had to go to Milwaukee to deliver instead of getting to stay here with my family and with my own obstetrician," says Michelle, Senior Strategic Information Analyst. "After delivery, not once did I have to skip a day visiting the twins because they were too far away."

## Full Circle

Aurora's NICU facility was built with support from the community, including Acuity employees and the Acuity Charitable Foundation. Cirque du NICU raised over \$130,000 alone, and the Acuity Health Challenge also raised funds for the project.

"When I was on the EAC working on the Cirque du NICU gala, I never imagined I would need to use the facility, but looking back, I don't know what we would have done without it," Michelle says.

Having a NICU in Sheboygan made life easier for not just Michelle and the twins, but also their older sister, **Gaby**, and father, **Zach**.

"I was able to spend all day with the twins and spend all night with Zach and Gaby. I didn't have to pick between them and the twins," Michelle says. "We were also able to do a nightly 'milk run' where Zach could just swing by the hospital with pumped breast milk."

## Family Bonds

The Millers also formed strong bonds with the NICU staff. "When we see them around town, they still ask how the twins are doing. We are so grateful for the wonderful nurses, nurse practitioners, and doctors who helped keep our twins alive," Michelle says.

"From the moment I found out I was having twins and the possibility of having a NICU stay became a reality, to spending over two weeks wondering when they would come home, I was extremely thankful for everything that Acuity did to get a NICU in our community. Every time I walked into the NICU, I passed a picture of Ben and Ann Salzmann, which was a strong and moving reminder to me that because of them and Acuity, my twins were able to receive care less than a mile from my house," says Michelle.

"Those days when Scarlett and Dempsey were in the NICU were some of the hardest days I've ever had," she adds, "but I am so thankful that I work for such an amazing place that donates so much to our community." ●



(Above) Michelle, Zach, and the twins in the NICU (Left) Scarlett and Dempsey.

# COMMERCIAL LINES PRODUCER SCHOOL SCHEDULED

Acuity's popular Commercial Lines Producer School is scheduled for April 26-27. Designed for agents new to Acuity (but not new to insurance), the seminar lets agents experience Acuity's world-class training in our unique home-office atmosphere.

This seminar is custom-designed to help agents grow their commercial book quickly and profitably by providing fast-start training on all the advantages Acuity offers in commercial lines. It features overviews of commercial lines underwriting, loss control, premium audit, claims, sales, and more.

Acuity provides two nights' accommodation at a local hotel for agents attending. Contact your territory director with any questions or to sign up! ●



# NCCI ENDORSEMENT INCREASES COST OF **AUDIT NONCOMPLIANCE**



**A**cuity adopted the new Audit Noncompliance Charge Endorsement from the NCCI for workers' compensation policies effective January 1, 2017. With premium audits on those policies underway, agents should be aware of the change.

In most states where we write workers' compensation, the endorsement states that a 200 percent surcharge of the annual premium be applied to a policy at audit if an insured is uncooperative with the audit. In some states, the surcharge is 300 percent.

Agents play an important role in explaining the audit process to insureds. Agents should be aware of the new NCCI endorsement and encourage insureds to comply with the audit process. ●



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](https://trustpilot.com/review/acuity.com). ●

**Rich**  
2 reviews



November 3, 2017

### **A company I feel I can trust**

We have used Acuity for home and auto insurance for a few years now. We have had claims due to storms both against the house and one of our cars. We were very happy with the attention that was paid to our claims and the settlements. I would definitely recommend Acuity to anyone looking for a company they can trust to treat them fairly. That's not how I feel about most insurance companies.



# Industry Insider

The cyber insurance market continues to grow. According to a recent report by P&S Market Research:

- A 20% annual growth rate in cyber is forecast between now and 2023.
- Across all industries, banking, financial services, and insurance have been the largest buyers of cyber, accounting for 35% of global market share.
- Going forward, the cyber insurance market will see the fastest growth in the retail and manufacturing sectors. ●



## Q. What has Acuity done to make it easier to sell Employment Practices Liability Insurance (EPLI)?

A. We recently partnered with employerprotection.net to make risk management tools available for our agents and policyholders with EPLI coverage. Our current EPLI minimum premiums are also 75% less than they were in the past.

# Q&A ACUITY

## Q. Can I rate EPLI online?

A. Yes. In the last year, we made quoting EPLI available on Acuity's Internet Rating system.

## Q. What is Acuity's underwriting stance on EPLI coverage?

A. We are a market for coverage and want your EPLI business! ●

# Find the Flagpole

Our December flagpole was hidden in the Ask the Specialist column on page 30. The three winners of \$100 chosen from among those who found it are:

<b>Jackie Mason</b>	Summer & Associates	Washington, IL
<b>Cindy Callies</b>	First Madison Insurance	Madison, SD
<b>Sheila Walker</b>	Manger Insurance, Inc.	Williston, ND

To enter this month's contest, find the 🚩 hidden elsewhere in this issue, then send an email with its location to [contest@acuity.com](mailto:contest@acuity.com) by January 31, 2018. This contest is open to agency staff only. ●



# ASK THE SPECIALIST

## ASK JOHN

### *Should a contractor wait for a problem before consulting an attorney?*

Nearly anyone who has been in the construction industry as long as I have (35 years!) will tell you that having an attorney who understands construction is important.

Over the years, I've had my share of contractors come up to me asking for a good construction attorney. I have also had several contractors ask me legal questions as if I'm an attorney. For the record, I'm not an attorney nor do I give legal advice.

I am a firm believer that if you get the right people in the right scope of work, it will improve your results tremendously. This includes the legal areas of a

construction company. Taking legal advice from friends or neighbors who are not attorneys is like having a painter wire an electrical panel.

Many people in the trades are very talented in their skills and end up going into business for themselves. However, since many have limited legal knowledge, having a construction attorney who specializes in construction litigation review your construction business practices is very wise and money well spent. Many legal issues and problems can be easily avoided or resolved quickly if a contractor would take the necessary steps early on.

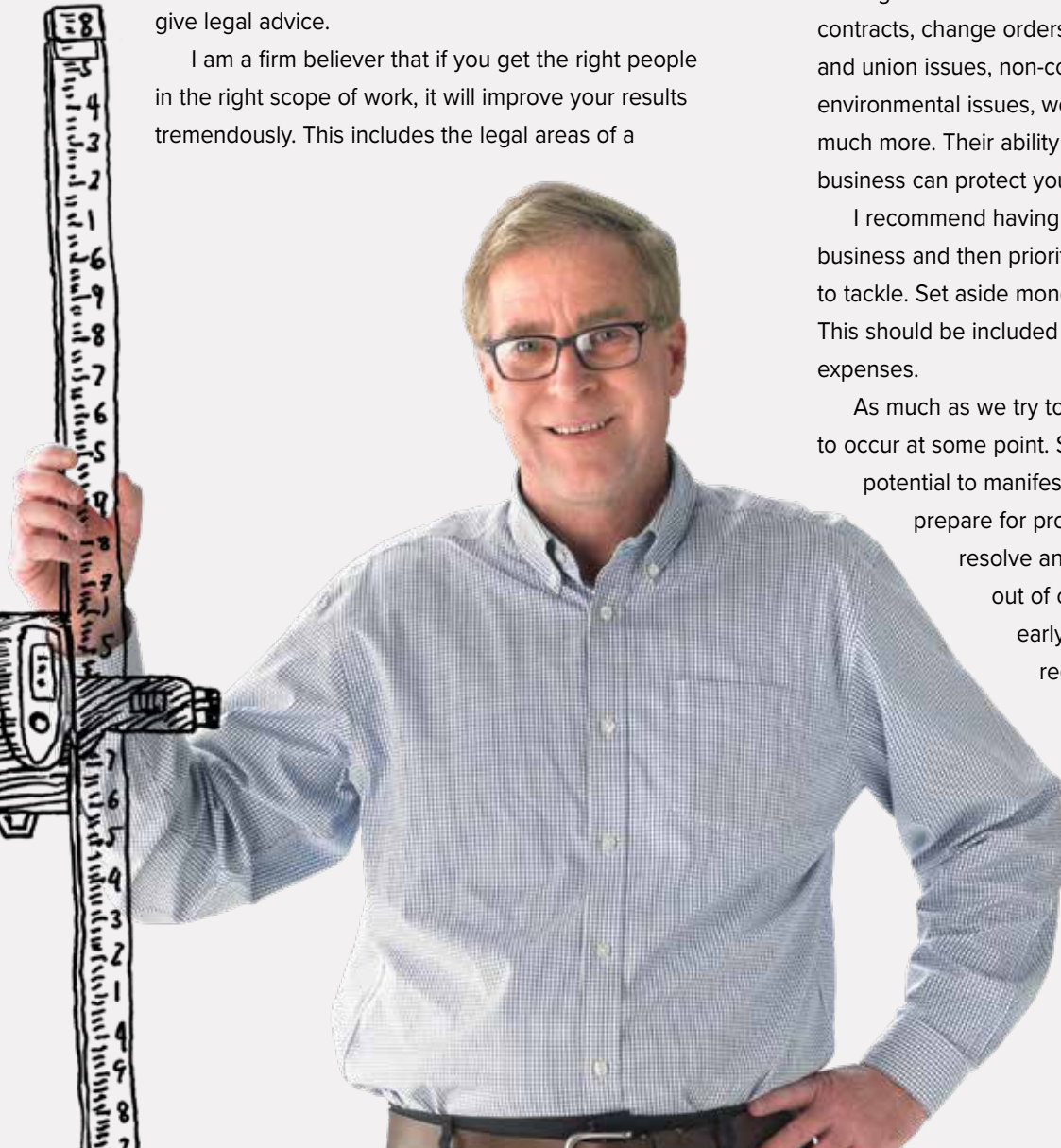
Legal counsel can help a construction company with contracts, change orders, purchase orders, financing, labor and union issues, non-compete clauses, regulatory issues, environmental issues, workers' compensation, and so much more. Their ability to look at the big picture of your business can protect you in ways you are not aware of.

I recommend having an attorney review your entire business and then prioritize what areas are most important to tackle. Set aside money each year for legal review. This should be included as part of your regular business expenses.

As much as we try to avoid problems, they are bound to occur at some point. Some of those problems have the potential to manifest into legal issues. The key is to prepare for problems before they happen and resolve any issues quickly before they get out of control. Seeking wise legal counsel early on is something I have never regretted.

**John Lack** is Acuity's Construction Business Segment Specialist. Contact him at [john.lack@acuity.com](mailto:john.lack@acuity.com). ●

This article is provided for informational purposes only, is general in nature, and is not intended to and should not be relied upon or construed as technical, legal, or other professional advice. If legal or other expert assistance is required, the services of a competent professional should be sought. The information presented in this article is based on the most current information available at the time of publication.



# FOCUS ON INSTRUCTION

Congratulations to **John Kautzer**, General Manager - Sales, on earning his Chartered Property Casualty Underwriter (CPCU) designation.

Congratulations also to **Angie Prinsen**, Staff Claims Consultant, who earned her MBA.

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

**Dan Cancino**, Programmer – AINS 24

**Melissa Grandon**, Manager – Field Claims – CPCU 540

**Kelly Katz**, Senior Inside Claims Representative – AIC 30

**Lynn Maass**, Commercial Processor – AINS 23

**Allison Paul**, Inside Claims Representative – AINS 22

**Andrew Pipp**, Commercial Underwriter – CPCU 553

**Andrew Siegel**, Regulatory Analyst – AU 67

**Lindsey Van Ess**, Commercial Underwriter – CPCU 500 ●

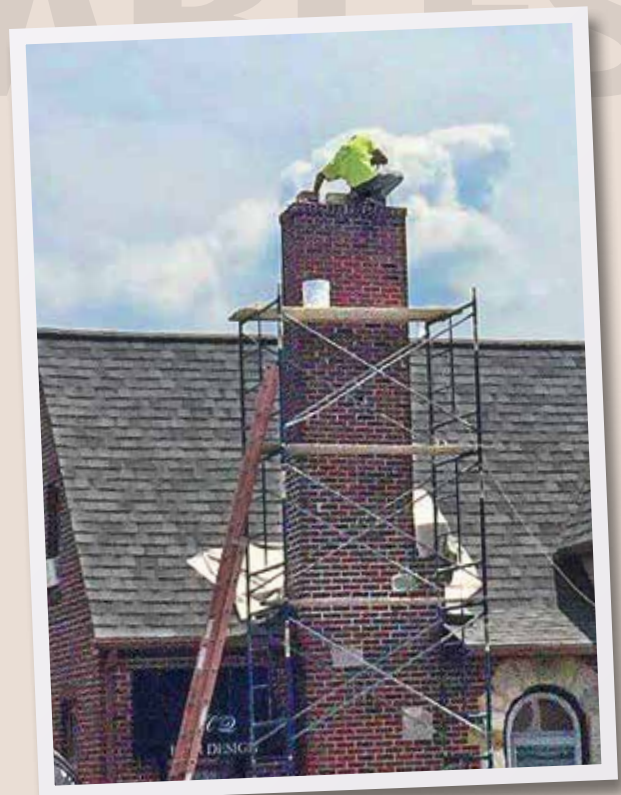
John Kautzer



## CUTTING IT SHORT

**T**aking shortcuts can greatly compromise safety, and this job site shows why. The scaffold has no railings, and the worker is not wearing any fall protection, which is a requirement for this type of job. Additionally, ladders are supposed to extend three feet above the landing, making this ladder about five feet short of that standard.

Do you have an “Impossible Insurable” to share? Send your pictures to [infocus@acuity.com](mailto: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. ●



# UPBEAT ATTITUDE HELPS JORDAN MCDANIEL DELIVER SERVICE WITH A SMILE

In her four years at Associated Insurance Services, LLC, **Jordan McDaniel** has built a reputation for prompt customer service, strong relationships with insurance company personnel, and an upbeat attitude she brings to the office each day.

“Our whole office benefits from Jordan’s fun spirit and can-do attitude. She has a spring in her step and a smile in her voice, and she is fabulous with clients.

She handles her work with grace and a perpetually positive outlook,” says

**Emily Koleno**, Operations Manager at the Boise, Idaho-based agency.

“Additionally, Jordan is never afraid to pick up the phone and explain what’s going on, even in a messy situation.

Her confidence and sound judgment can’t be taught,” Emily adds. “She also has a knack for staying on top of everything and is methodical and organized.”

Jordan earned a bachelor’s degree in social science from the University of Oregon and recently earned her CIC designation, passing all five tests on her first try. As Account Manager, she focuses on the agency’s logging clients and says that being available for customers is the foundation of great service.

“We want people to know they can contact us any time with a problem or question. We believe in treating clients more like a friend than a customer,” Jordan says, adding that the agency’s entire staff shares a commitment to service excellence.

“We have a great dynamic at the agency and a wonderful team of people. The agency supports training and education and works hard to make this a great place to work. The quality of our environment is the best I’ve worked in,” she says.

Congratulations to Jordan McDaniel, an Outstanding Service Professional! ●



## WORD OF MOUTH

facebook

Want to learn more about Acuity’s revamped fitness facility, find out why taking care of our employees benefits you, and laugh a little? Check out this and other videos in our uploads at [facebook.com/AcuityInsuranceCompany/videos](https://facebook.com/AcuityInsuranceCompany/videos). ●

