

AT YOUR **SERVICE**



ACUITY'S BILLING TEAM

SERVICE OPTIONS, SUPERIOR STAFF DELIVER IN BILLING

There is one interaction that every customer is guaranteed to have with an insurance company: paying a bill. This common transaction is also critically important, because how a company handles billing can be the cornerstone of building customer relationships.

“Billing is one of the highest volume touchpoints with our insureds, and it directly impacts their feelings toward us and their overall satisfaction,” says **Ben Salzmann**, President and CEO. “Billing is also an opportunity to show customers we are flexible and responsive, giving them added assurance that we will be there if they need to contact us in a time of need after a loss.”

It’s About Options

Surveys consistently show that consumers appreciate options in billing—and expect that it’s done right.

“Let’s face it—nobody likes paying insurance premiums. Our objective is to make the billing process painless by offering convenient options for customers and agents, ensuring we maintain high levels of accuracy,” says **Sheri Murphy**, Vice President - Services and Administration.

Acuity’s billing options include chat, online, and phone.

Chat & Co-browse. Introduced a year ago, chat creates an online dialogue between a billing service professional and customer or agent in order to answer questions in real time. Co-browse allows Acuity staff to simultaneously view an agent’s or customer’s screen, helping guide them through common functions and resolve any issues. The newest addition to chat is a “chat bot”—a highly sophisticated intelligence capability that can handle many common questions without the need for human intervention.

“As always, customers and agents can choose to work directly with a billing service professional or opt out of the chat system at any time,” says **Erin Townsend**, Manager - Services Billing. “Our focus is on providing options, not requiring a particular way for people to interact with us.”

Online. Acuity offers a wide array of online capabilities in billing, including reviewing bills, paying bills, and changing payment methods. The system supports multiple payment options and allows customers to access their policy information. Billing options are also available through our mobile app.

Phone. When customers or agents call, Acuity’s billing service professionals are ready. We receive up to 800 billing-related calls on any given day and aim to answer those calls in 16 seconds or less.

Supporting our billing service professionals is a customer dashboard, which is continually being enhanced to put more information in their hands. The newest feature of the billing dashboard is intelligence that automatically links the number of an incoming call with the corresponding policy for even faster service.

“The billing dashboard has been a truly transformational tool that puts information at service professionals’ fingertips and provides a 360-degree view of customers and their relationships with Acuity,” says **Tricia Bergin**, Manager - Services Billing.

People Power

Supporting all of Acuity’s customer-focused billing capabilities is a staff of 25 billing service professionals dedicated to providing “next level” service.

“All our billing service professionals are experienced in answering questions and resolving problems that arise. More importantly, they are sensitive to the concerns of both agents and insureds,” Murphy says. “Across billing and throughout Acuity, we believe people make the difference.”





Cover photo:

Erin Townsend, Iyana Valentino, Holly Linzenmeyer, Nicole Guenther, Danielle Monnot, Ashley Samz, Leesa Walter, Lindsay Bergel, Summer Lawrence, Pat Kletzien, Teresa Vallejo, Brittney Spalinger, Sharon Tyszka, Brittany Mikkelson, Jackie Lehman, Rachel Vreeke, Jolene Teal, Beth Rosenthal, Ashley Szerbowski, Erin Keyport, Andrea Wichlacz, Tricia Bergin

Photo 2:

Tricia Bergin, Holly Linzenmeyer, Danielle Monnot, Erin Keyport, Lindsay Bergel, Jackie Lehman, Andrea Wichlacz, Beth Rosenthal, Iyana Valentino, Teresa Vallejo, Summer Lawrence

Photo 3:

Rachel Vreeke, Erin Townsend, Jolene Teal, Nicole Guenther, Leesa Walter, Ashley Samz, Pat Kletzien, Brittney Spalinger, Sharon Tyska, Ashley Szerbowski, Brittany Mikkelson

Team members not pictured:

Nicole Lorier, Jessica Brown, Natalie Serketich, Candice Zinthefer

CHAT USAGE GROWS IN BILLING



2016

632
chats



2017

2,529
chats

THE 12 STRENGTHS OF ACUITY

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

1. Deep relationship with our agents
2. Being a mutual insurer
3. Being a great workplace
4. In-house systems
5. Generalists in employee skills
6. Commercial customer understanding
7. Underwriting discipline
- 8. World-class claims**
9. Coming in August
10. Coming in September
11. Coming in October
12. Coming in November



WORLD-CLASS CLAIMS

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



PUTTING RELATIONSHIPS FIRST PRODUCES RESULTS AT **AT NEW MEXICO'S WESTERN ASSURANCE**

Western Assurance has grown from a one-man office to become one of the largest agencies in New Mexico by focusing on building personal relationships with clients.

"Throughout our history, we have always believed that if you take care of your customer and build relationships with them based on principles, the rest will follow," says **Chris Williams**, owner of the Albuquerque-based agency.

Agents and staff at Western Assurance also see their roles more as educators than as salespeople.

"Insurance is a complex product. We do our best to ask questions, listen, and respond to our clients, and we work hard to answer questions about what they choose to buy," Chris says.

To that end, the agency uses detailed checklists in conducting annual risk surveys with clients. "It is a time-intensive and detailed process we perform; it requires our producers to invest in carrier and client relationships and in the actual process of doing insurance work," says Chris.

Strong and Stable

Chris's father, **Jim Williams**, founded the agency in 1966, and Chris came on board over 30 years ago. Over the years, the business has changed, but the keys to the agency's growth and success have remained constant.

"It's about working hard for the customer and being associated with really good people," Chris says. "And we do have an amazing staff—experienced, smart people, many of whom have been with us for years."

The agency has also built and maintained a culture that treats everyone with trust and respect.

"That is a core part of our culture," says Chris. "We trust our people to do what is right, and we hold them accountable for that, but we don't stifle them through micromanagement. We know that everyone here shares a set of common values and prioritizes building customer relationships."

Western Assurance's book of business is comprised of about 80 percent commercial lines, 10 percent personal lines, and 10 percent benefits. In commercial lines, the agency writes a large number of construction and transportation accounts as well as churches,

nonprofits, and other social services organizations. Overall, however, Western Assurance considers itself a generalist.

"New Mexico is actually a small state in terms of population. There is a lot of ground to cover and few pockets of similar types of business that you might find in other states. It's important that we take a broad-based approach," Chris says.

Future Focus

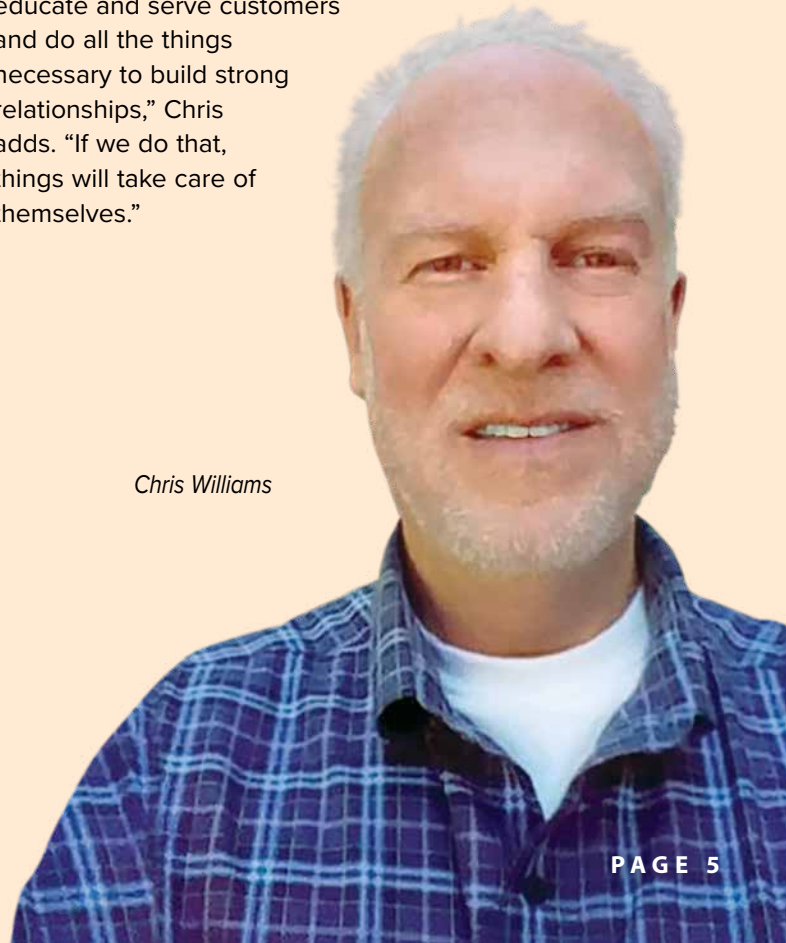
With a positive attitude and clear sense of purpose, Western Assurance is positioned for steady, sustained growth in the years ahead.

"We work hard here, but we have fun. I love working with the people here. This isn't just a job—it's what we really like to do. It's what brings us in every day," says Chris.

"We believe our mission is clear—educate and serve customers and do all the things necessary to build strong relationships," Chris adds. "If we do that, things will take care of themselves."



Chris Williams



MIKE MOEGENBURG

MIKE MOEGENBURG RECOGNIZED FOR **SERVICE TO SCOUTING**

This spring, **Mike Moegenburg** was honored with the Boy Scouts of America's Silver Beaver Award, which recognizes adult Scouters of exceptional character who have provided distinguished service within their council. This award adds to an impressive array of other recognition Mike has earned over 20 years of adult service to scouting.

Mike has been connected to scouting for much of his life. As a youth, he was a Boy Scout and earned the distinguished rank of Eagle Scout. As an adult, he returned to scouting when his son, **Stephen**, turned seven and joined a Cub Scout pack.

"Another dad and I shared the role of Tiger Cub Leader. The next year, our Cubmaster asked me to begin taking over for him, so I became his assistant until we made the transition," Mike says. When Stephen moved on to Boy Scouts, Mike stayed involved as a troop committee member and served as Scoutmaster for three years. His daughters, **Anna** and **Margaret**, joined Girl Scouts, and Mike served as their Troop Leader as well.

Stephen also earned the Eagle Scout rank. After Stephen graduated high school, Mike stayed involved in the program at the district level. He currently is District Commissioner for the Lakeshore District and Assistant Council Commissioner of the Bay Lakes Council. He is also a faculty member of the BSA's Philmont Training Center, traveling the country to help train the next generation of adult leaders.

"Immersed in Nature"

Mike has fond memories of his own time in Boy Scouts. "We had a smaller troop—a close-knit group of about 15 boys.

We were constantly in the outdoors, learning outdoor skills, practicing with map and compass, hiking. I remember lashing together a three-story signal tower with platforms and ladders at each of the levels," he says.

The troop's Scoutmaster owned 100 acres of land near Red Granite, Wisconsin. The property became a favorite camping spot for the troop.

"We had the greatest times over there. All cooking was done over a wood fire. We were immersed in nature," Mike says.

And the troop didn't confine its outdoor activities to warm weather. "We would camp nine months out of the year, including a week-long summer camp," Mike says. "As it got colder in fall, we'd grab a block of red granite, put it in the fire for a while to get warm, and then roll our sleeping bag around it so the bag would be warm when we got in it."

Giving Back

For Mike, staying involved in scouting as an adult was not only a chance to spend time with his children while they were in scouting, but also an opportunity to serve a program that continues to have a positive impact on millions of youth each year.

"Both my son and I had tremendous scouting experiences. I wanted to give back and felt I could make an impact," he says.

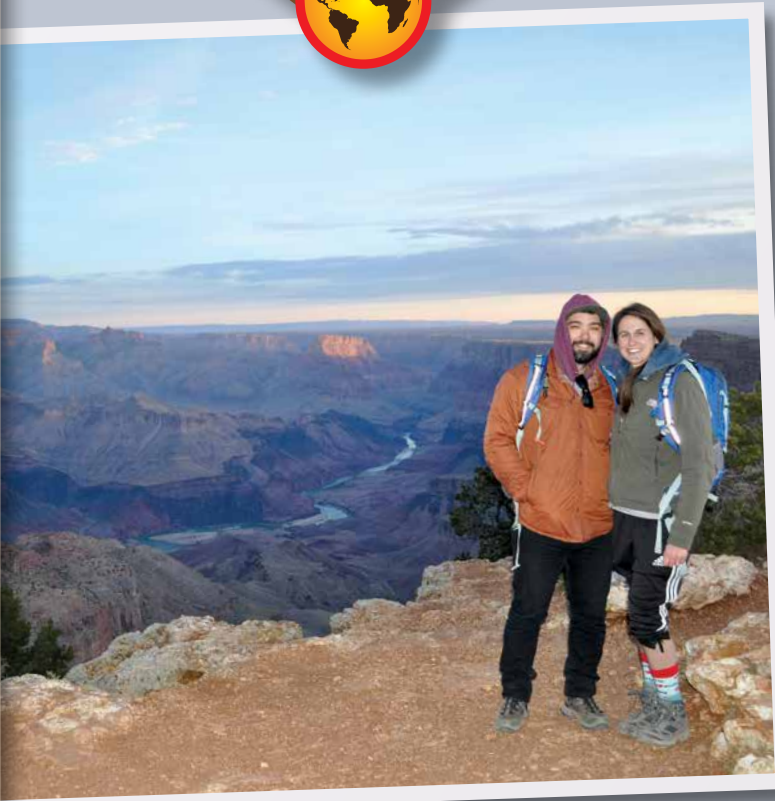
Serving at the district, council, and national level also helps keep Mike connected with friends he's met along the trail.

"The focus of scouting's mission is on youth, but the secret is that adults get just as much out of their involvement in the program," he says. "The camaraderie that comes with being part of the fellowship of scouting is what really keeps me going."



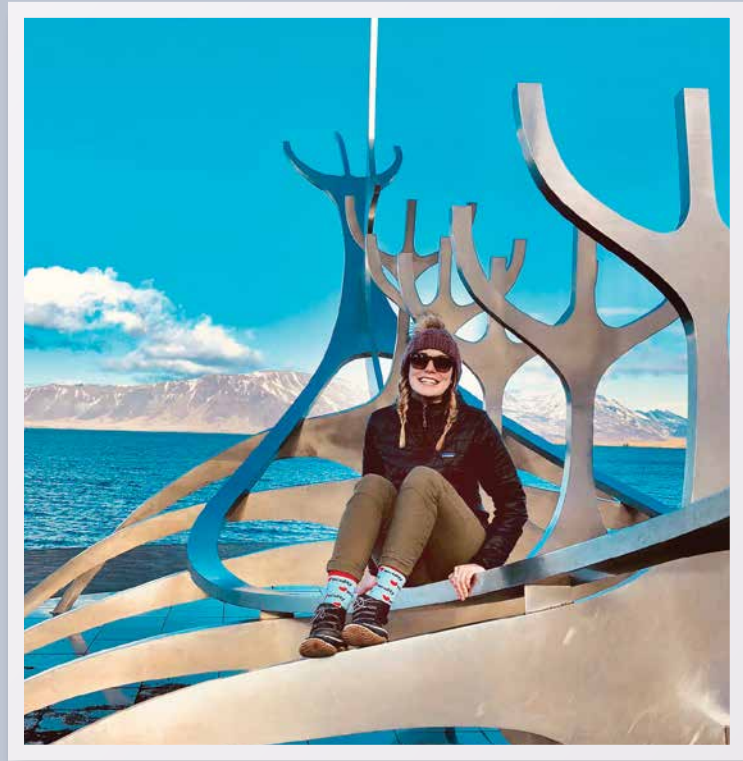


Braxton Bratcher, Office Assistant at EM Ford, has fun with several years' worth of Acuity swag in front of the world's largest Sassafras tree, located in Owensboro, Kentucky.



Commercial Underwriter **Kim Pitterle** and her husband, **Derek**, took a trip to visit some of Arizona's fantastic national and state parks and brought some Acuity socks along on their adventures.

Audrey Shaw, Support Specialist-Select Account Services at PayneWest Insurance, brought her Acuity socks to Iceland. She is pictured at one of Iceland's most famous pieces of art, *The Sun Voyager*, in Reykjavik.



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.



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

Maximum Acuity Service for Healthcare (M.A.S.H.) is another great reason to place workers' compensation business for your construction clients with Acuity. M.A.S.H. is an Acuity program that allows injured workers to seek nonemergency care through a nurse hotline.

Our M.A.S.H. hotline allows for immediate intervention and evaluation of a claim. It reduces costs for nonemergency injuries by allowing a nurse to triage if medical care is truly necessary. If it is necessary, our M.A.S.H. nurse will refer the injured worker to obtain appropriate medical care through a preferred network of providers. By using M.A.S.H., a workers' compensation claim is automatically reported to Acuity to begin processing.

The service is available 24/7, and more than 25 languages are currently supported. Visit acuity.com/mash for more information.

BY **LIZ PROTZMAN**,
SENIOR WORKERS' COMPENSATION
CLAIMS REPRESENTATIVE



Trucking

People often confuse the Unified Registration System (URS) and the Unified Carrier Registration (UCR). URS is a new online registration system from the Federal Motor Carrier Safety Administration (FMCSA). It will streamline and simplify the FMCSA registration process and serve as a clearinghouse and depository of information on all entities regulated by the administration. These entities include motor carriers, brokers, freight forwarders, intermodal equipment providers (IEPs), hazardous materials safety permit (HMSP) applicants/holders, and cargo tank manufacturing and repair facilities.

UCR replaced the Single State Registration System (SSRS) in 2007. Revenues generated are used for the funding of motor carrier enforcement safety programs. It applies to all operators of commercial motor vehicles crossing state lines. This includes freight forwarders, brokers, and both for-hire and private motor carriers carrying their own goods and products across state lines.

Acuity's Trucking Specialist, Cliff Johnson, can provide you assistance with understanding URS, UCR, or any other trucking topics. Visit www.acuity.com/cliff or email him at cliff@acuity.com.

BY **COURTNEY DAANE**,
WORKERS' COMPENSATION CLAIMS
REPRESENTATIVE



Retail

According to the Bureau of Labor Statistics (BLS), although overall job growth in the retail sector is projected to be slower than the average of other sectors over the next 10 years, higher turnover will lead to plenty of job opportunities. This turnover creates a challenge for retailers, since less-experienced workers are more likely to be injured.

In this employment environment, having the right workers' compensation carrier is important to controlling claims costs and getting injured workers back on the job. Acuity's workers' compensation department offers our customers a combined total of over 700 years of claims handling experience. More important, our claims are handled by a single claim rep from start to finish, whereas other companies require handoffs through the life of a claim. We take a proactive, global approach to resolving claims and focus on building relationships with policyholders, agents, and injured workers.

We utilize effective claim investigation processes to protect our policyholders, including taking recorded statements on 98 percent of claims. We also help reduce claims costs while ensuring injured workers receive the care they need through our cost-saving managed care program, and we have an on-site telephonic nurse case manager.

BY **DEB POSTUMA**,
SENIOR WORKERS' COMPENSATION CLAIMS
REPRESENTATIVE



Manufacturing

According to a first quarter 2018 survey of its members, the National Association of Manufacturers (NAM) reports 93.5 percent of respondents have a positive outlook for their companies. Small manufacturers registered 94.5 percent. That is an all-time high optimistic outlook in this quarterly survey. Tax reform is the single largest driver of the extraordinary economic outlook.

Optimistic manufacturers expand, invest in new equipment, hire more employees, start new R&D projects, and more. NAM forecasts that capital spending will be up 3.9 percent and employment will be up 2.9 percent in 2018. Manufacturing already accounts for nearly 12 percent of the U.S. economy, so this growth presents a great opportunity for agents.

Acuity is a market for manufacturing accounts. We offer coverages manufacturers need, including Equipment Breakdown, Product Recall, our unique Manufacturing Property Enhancement endorsement, and E&O. Acuity Manufacturing Specialist **Mike Schlagenhauser** has 35 years of broad-based manufacturing experience, and our staff visit the shop floor to stay on top of developments in this dynamic segment. Our online Manufacturing Expert Corner offers blogs, videos, and loss control information on important topics, and our social media channels give manufacturers and agents the opportunity to learn and connect. There's never been a better time to Sell Acuity in manufacturing!

BY GREG DAVIS,
TERRITORY DIRECTOR



Personal Lines

Acuity's Vehicle Replacement Benefit endorsement offers enhanced coverages in the event of a total covered loss. There are two great features in this single endorsement:

- New Vehicle Replacement coverage can be added to cars and motorcycles of the current model year and two years prior. It doesn't matter how long you've had the car or how many miles are on it—if it's two model years old or newer, New Vehicle Replacement can be added.
- ACV Plus 25% can be added to vehicles more than two years old if the vehicle also carries comprehensive coverage. It doesn't matter if the vehicle is three years old or ten—you can still add the ACV Plus 25%, and the coverage is available as long as the vehicle is owned!

Vehicles written with New Vehicle Replacement automatically switch to ACV Plus 25% at renewal after the vehicle becomes five years old.

Acuity's Vehicle Replacement Benefit endorsement is another great reason to Sell Acuity!

BY VERONIKA LAU,
INSIDE CLAIMS REPRESENTATIVE



Services

Businesses that deliver specialized services or provide professional advice face the same risks of liability for bodily injury and property damage that other businesses do. Additionally, they face the risk of liability arising out of other types of loss related to errors and omissions (E&O) in performing those professional services.

Any business that requires technical training for its staff can get sued by customers claiming they have suffered a financial loss due to E&O in performing professional services. Professional Liability is designed to protect traditional professionals and quasi-professionals against that liability.

Acuity offers Professional Liability coverage for funeral directors, barber/beauty/nail shops, veterinarians, druggists, some optical establishments, and church counselors. Our Professional Liability coverage offers advantages in the marketplace over other carriers. Unlike most Professional Liability policies, Acuity's coverage:

- Is occurrence-based and does not contain a claims-made trigger or retro date.
- Does not exclude coverage for bodily injury and/or property damage.
- Does not deplete the limit of insurance as defense costs are outside the limit.

Be sure you are presenting Professional Liability coverage to all your qualifying accounts.

BY DEBBIE BEYER,
COMMERCIAL LINES STAFF
UNDERWRITER



ACUITY RECOGNIZED AS A **COOLEST OFFICE IN THE U.S.**

“**W**hen you think of offices, you might imagine the drudgery of cubicle culture.” That line begins a recent *msn.com Lifestyle* article highlighting 18 of the coolest offices in the U.S., but Acuity employees already know that our Sheboygan headquarters conveys anything but typical office drudgery. From stunning artwork to a world-class fitness facility, and from a 65-foot-tall Charity Wheel to a 400-foot flagpole, our campus is designed to be a space that is uplifting, employee-focused, and very cool.

“We want to create a place for employees that inspires them, welcomes them, and that they can be proud of and tell their friends and family about,” says **Ben Salzmann**, President and CEO. “We are proud of being named a coolest office, which puts us in the company of some of the most successful, creative, and innovative companies in the nation.”

To read more about Acuity or the rest of the 18 coolest offices, visit acuity.com/18coolest.



Companywide meetings are held in the 2,000-person theater-in-the-round, where no seat is more than 66 feet from stage.



Howard Rice, Manager - Commercial Underwriting, climbs his way to the top of Acuity's 45-foot climbing wall.



Acuity's state-of-the-art workout facility spans more than 27,000 square feet.

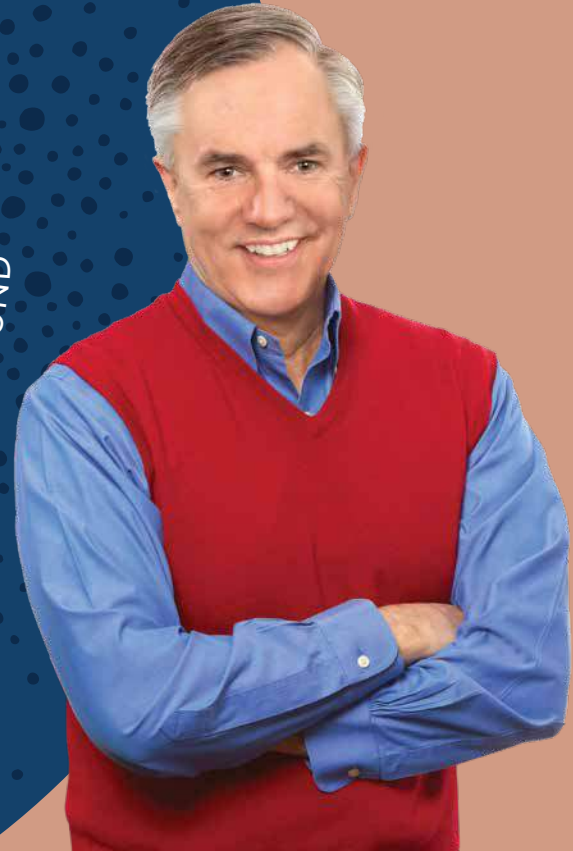
COOL!



Join
our
inner
circle



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



TWITTERRIFIC!

You watch Ben's Gossip Line, now follow him on Twitter! Search Twitter for **@Ben_Salzmann** and check out Ben's latest tweets on what's happening at Acuity headquarters, links to interesting articles and quotes, and a bit about Acuity's President and CEO.

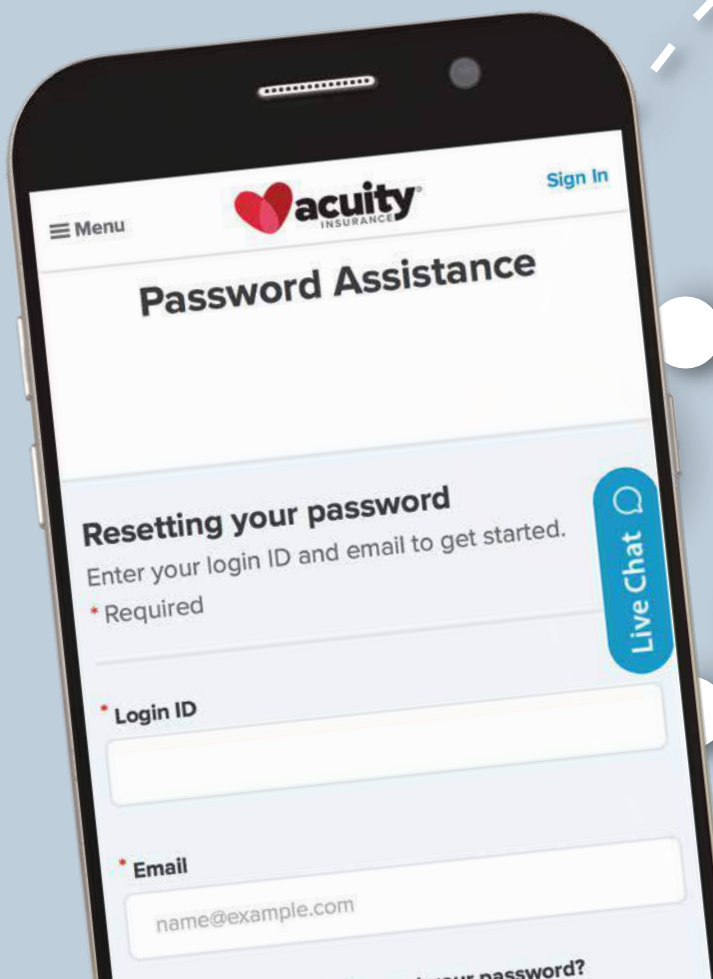


HINTS FROM THE HELP DESK

Have you locked yourself out of the Acuity website? Is it the weekend or after hours for the Acuity Help Desk? Great news—there is a new way to reset your Acuity website password.

From the sign in page at acuity.com, just click the “Forgot your password, click here for assistance”

link. Enter your Login ID and Email and then select “Send temporary code to my email.” You will receive a code in your email. Enter the code and click “Next.” You will then be able to reset your password.



TWO PROMOTED TO SERVICES MANAGER



Sadie Dana is promoted to Manager - Services. In her new role, Sadie will manage staff in Policy Assembly/Receptionist/Switchboard.

Sadie earned a bachelor's degree in business administration from the University of Wisconsin-Green Bay. She joined Acuity in 2016 as a Billing Customer Service Representative. Prior to that, Sadie spent three years at Schneider in a call center environment.



Heather Piechowski is promoted to Manager - Services in our Commercial Processing department.

Heather joined Acuity in May of 2014 as a Commercial Processor. She earned her bachelor's degree in business management from Lakeland University.

ACUITY U *update*

INDIANA AGENT COMPLETES ALL 23 ACUITY U ONLINE COURSES . . . THIS YEAR!

Although he describes his role as "officially semi-retired," **Michael Chapman** of MJ Insurance in Indianapolis still services a large commercial account he has insured since 1974. Facing continued education (CE) requirements to maintain his agent's license, Mike had a decision to make: give up the account or find a way to earn enough CE credits at a reasonable cost.

"That's when I learned about the online courses through Acuity U," Mike says. "You watch a video, you take a test, and there is no cost for any of them. That sounded perfect."

Mike completed his first Acuity U video course, *Ethics: American Fraud*, in February. By May, he had finished the entire course catalog!



"The courses are simply terrific," Mike says. "There is so much knowledge dispensed in a way that is entertaining."

It's difficult for Mike to choose a favorite course, but a few stand out. "*Ben's Cyber Video* contained an incredible amount of information on cyber crime and insurance. *Ethics: Three Agents in Prison* is a compelling, cautionary story. And both *Construction Contracts Investigated* courses are indispensable for agents looking to write contractors better."

Although Mike is current with his CE, he's looking forward to the next video from Acuity U. "The courses are convenient, free, and even fun," he says. "You can't go wrong." Be like Mike! Go to www.acuityu.com.

Industry Insider

The Governors Highway Safety Association reported that:

- Motorcycle fatalities decreased nationwide to 4,990 in 2017, down from 5,286 in 2016.
- 14 states experienced at least a 20% decrease in motorcycle deaths.
- Indiana recorded the largest increase in fatalities, from 100 to 144.
- Overall, motorcyclist fatalities occur 28 times more often than passenger vehicle occupant fatalities per mile traveled.



Q. I need to help my commercial lines customers establish insured values, but who really knows what it will cost to replace a commercial building involved in a catastrophic fire or tornado?

A. Good question. Nobody can be completely certain in advance, but Acuity's Full Building Replacement Cost eliminates that worry.

Q&A CUIITY

Q. Has Acuity had any major claims where a business was substantially underinsured?

A. Absolutely. This is common in the industry and can be completely prevented with this one simple coverage.


Q. What do I need to do to get this coverage for my clients?

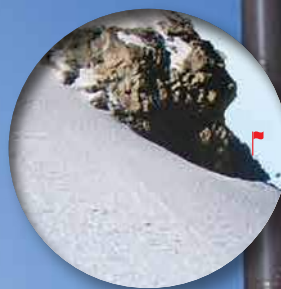
A. There is no extra charge for this coverage; the premium is based on our estimate of the value of the building. Simply complete the Acuity Full Building Coverage Application.

Find the Flagpole

Our May flagpole was hidden on top of the mountain on page 4. The three winners of \$100 chosen from among those who found it are:

John Russell	L. Calvin Jones & Company	Canfield, OH
Arielle Bryant	Leavitt Group	Farmington, NM
Denise Kuemmerle	Kuemmerle Insurance	Sun City, AZ

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



AVOID STORM-CHASING CONTRACTORS IN HAIL SEASON

Property claims resulting from hail damage have been on the rise. The National Oceanic and Atmospheric Administration (NOAA) reported that in 2017, the United States experienced 6,045 hail storms. The hail storm that tore through Minnesota, Wisconsin, and other parts of the upper Midwest in June 2017 alone saw a total estimated cost of \$2.4 billion. Denver was hit by hail the size of baseballs in May 2017, making this the most expensive hail storm in Colorado's history with insured losses exceeding \$2.2 billion.

A growing challenge related to storm claims are unscrupulous contractors. We are seeing an increasing trend of "storm chasers" who are often aggressive in pursuing business after a storm and sometimes commit outright contractor fraud. We've seen contractors pass out flyers, put up yard signs, or even go door to door after storms, pressuring people to sign contracts before they are ready. Several states have enacted laws to protect homeowners by establishing what contractors can and cannot do.

Policyholders should avoid contractors who:

- Pound on the door right after a damaging storm.
- Use high pressure sales tactics and discourage them from communicating with Acuity or their agent.
- Request they sign a contract before Acuity has inspected and verified damage or that is not fully complete.
- Are not licensed or insured.
- Request Power of Attorney to negotiate settlement of their insurance claim.
- Require cash as a down payment or full payment up front.
- Are not local and don't have local references.
- Have complaints against them with the Better Business Bureau.

If a storm strikes, you should advise your customers to:

- Make sure the structure is safe before accessing it.
- Report the claim immediately to Acuity so we can inspect and access the damage.
- Make temporary repairs as needed to prevent further damage to property. Temporary repairs may include boarding up broken windows or securing a tarp over the leaky roof.
- Use reputable contractors. (Provide the tips above.)
- Know their state's consumer rights laws before signing a contract.

**BY NICHOLE VAN ROEKEL,
MANAGER - FIELD CLAIMS**

From an insurance claims standpoint, hail claims are challenging because of the many variables—wind speed, type of shingle and condition, density of the hailstone—that play a factor on whether the hailstone causes functional damage. Not only do our claims representatives have to access the roof, they must scope the entire property for damage and the interior for possible water leaking issues, documenting both damaged and undamaged areas of the property.

Acuity has an experienced team of claims representatives who tackle these hail claims head on. Every hail claim Acuity receives is unique, but we treat each with the same level of urgency, care, and compassion. But don't just take our word for it—after Senior Field Claims Representative Jay Schneider handled a Minnesota hail claim, the policyholder stated:

Jay was professional and pleasant to work with. I asked my agent for some business cards to give out to my neighbor who doesn't have Acuity!

Whether it's a small claim or catastrophe, Acuity will take care of our customers and make their claims experience second to none!



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.

Edward



Excellent

Excellent, fast, quick, easy—representative called me back within minutes after I called my agent about a small chip in my windshield from a stone. In 10 minutes tops, I had an appointment with the glass company to get it fixed.

FOCUS ON INSTRUCTION

Congratulations to **Al Edwards**, General Manager - Central Claims, and **Andrew Siegel**, Regulatory Analyst, who earned the Chartered Property Casualty Underwriter (CPCU) designation.

Additionally, congratulations go out to **Marcello Lucas**, Claims Representative, who earned the Auto Claim Law Associate (ACLA) designation, and **Nathan Simons**, Commercial Underwriter, who earned the Associate in Regulation and Compliance (ARC) designation.

We also commend several staff members who completed insurance coursework:

- Monika Boswein**, Claims Consultant – CPCU 500
- Andy Buffington**, Commercial Processor – AINS 21
- Erin Frias**, Inside Claims Representative – AINS 21
- Andrea Hempe**, Commercial Processor – AINS 21
- Collin Hubertz**, Commercial Underwriter – ARM 54
- Adam Jones**, Commercial Underwriter – CPCU 500
- Jess Meluch**, Commercial Underwriter – CPCU 500
- Lindsey Van Ess**, Commercial Underwriter – CPCU 540



Al Edwards



Andrew Siegel

ASK THE SPECIALIST

ASK CLIFF

What's the best way to get started writing trucking business?

The best way is to place trucking business with Acuity! Acuity knows motor carriers. We understand their operations, challenges they face with the driver shortage, issues around FMCSA compliance, and more. Our underwriting, loss control, and claims staff are experienced in servicing trucking accounts, and we maintain a wealth of trucking resources designed for your use in writing and servicing trucking accounts.

Writing a trucker with Acuity starts with the Trucker's Supplemental Application. In addition to asking the general underwriting questions needed to write any account, there are many questions unique to truckers that agents should address. Our Trucker's Supplemental Application covers many important areas, such as:

- Operating authority
- Filings required
- Commodities hauled
- Radius of operations

- Vehicle information
- Driver information
- IFTAs
- Safety practices
- And more

Writing truckers effectively requires agents to go beyond basic insurance information in understanding their trucking customers. By taking your service to the next level and listening to your customers talk about their operations, needs, and challenges, you will have a much better understanding of where to focus and provide help.

For instance, motor carriers may mention they are struggling with hiring drivers. Is the challenge that they are so busy running their day-to-day operations they can't give this task the attention it deserves? Or, should they be reaching out to recruits through different channels, such as Craigslist, Backpage, or Facebook? They may mention they are struggling with CSA scores or roadside enforcement actions. You may find that perhaps they just do not fully understand how FMCSA collects their data, analyzes it, and uses it, and how that process affects their trucking operations.

Acuity's trucking resources can help agents and motor carriers with these issues and many more. Loss Control resources are available for both agents and customers to access at **acuity.com**. From the initial application to driver orientation, safety videos, sample vehicle maintenance programs, mock DOT audits, and much more, Acuity customers can benefit greatly from Acuity's Loss Control resources and experience. And of course, I am always available to answer your trucking questions!

Providing "next level" service to truckers will not only help you differentiate yourself from the competition, but also improve your trucking customers' operations. I have seen that the right service can help successful motor carriers increase their growth. And, I have also seen it help struggling motor carriers turn their operations around and return to profitability by learning about and taking action to incorporate effective safety and operational techniques into their trucking operations.



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



Searching for a Job?

Headquarters

- Benefits Specialist
- Human Resources Specialist
- Commercial Processor
- Commercial Underwriter (Experienced)
- Building Mechanical Specialist

Virtual Office Openings

- Commercial Field Underwriter - Indianapolis, Indiana
- Field Claims Representative (Resident) - North/South Dakota
- Field Premium Auditor - Pennsylvania
- Property Claims Specialist - Denver, Colorado
- Territory Director - Iowa/Nebraska

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.



IMPOSSIBLE INSURABLES

JUMP!

Acuity is not a market for properties that have trampolines, but even if we were, this rooftop hazard would certainly not qualify for coverage!

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.



ANN KNOPF DELIVERS FAST, EXPERT SERVICE IN COMMERCIAL LINES

At Lakenan Insurance, **Ann Knopf** is known for her service expertise. “Ann has taken the initiative in becoming an expert in our commercial marketing department, and her commitment in helping Lakenan grow is invaluable,” says **Greg Lottes**, agency President. “She is a team player and understands this industry can be very challenging at times and is willing to go the extra mile if need be. We truly are fortunate to have Ann on the Lakenan Team.”

As a Commercial Lines Marketer, Ann has been with the greater St. Louis, Missouri-based agency for four years.

In her experience, she has found that communication is the foundation of great customer service.

“Every customer expects effective, timely communication to their calls and questions, and everyone here is committed to providing that,” she says. “Our customers also know that we are committed to getting them the best coverage at the best price.”

Ann adds that all the staff at Lakenan pull together to deliver superior service. “I am fortunate to be part of a great team here,” she says.

Congratulations to Ann Knopf, an Outstanding Service Professional!



OUTSTANDING

WORD OF MOUTH

facebook

Our Agent Focus Facebook page features news for and about agents, such as **Kim** and **James** of Robertson Ryan & Associates being named Five Star agents. Read more stories like this and stay connected at facebook.com/acuityagents.

