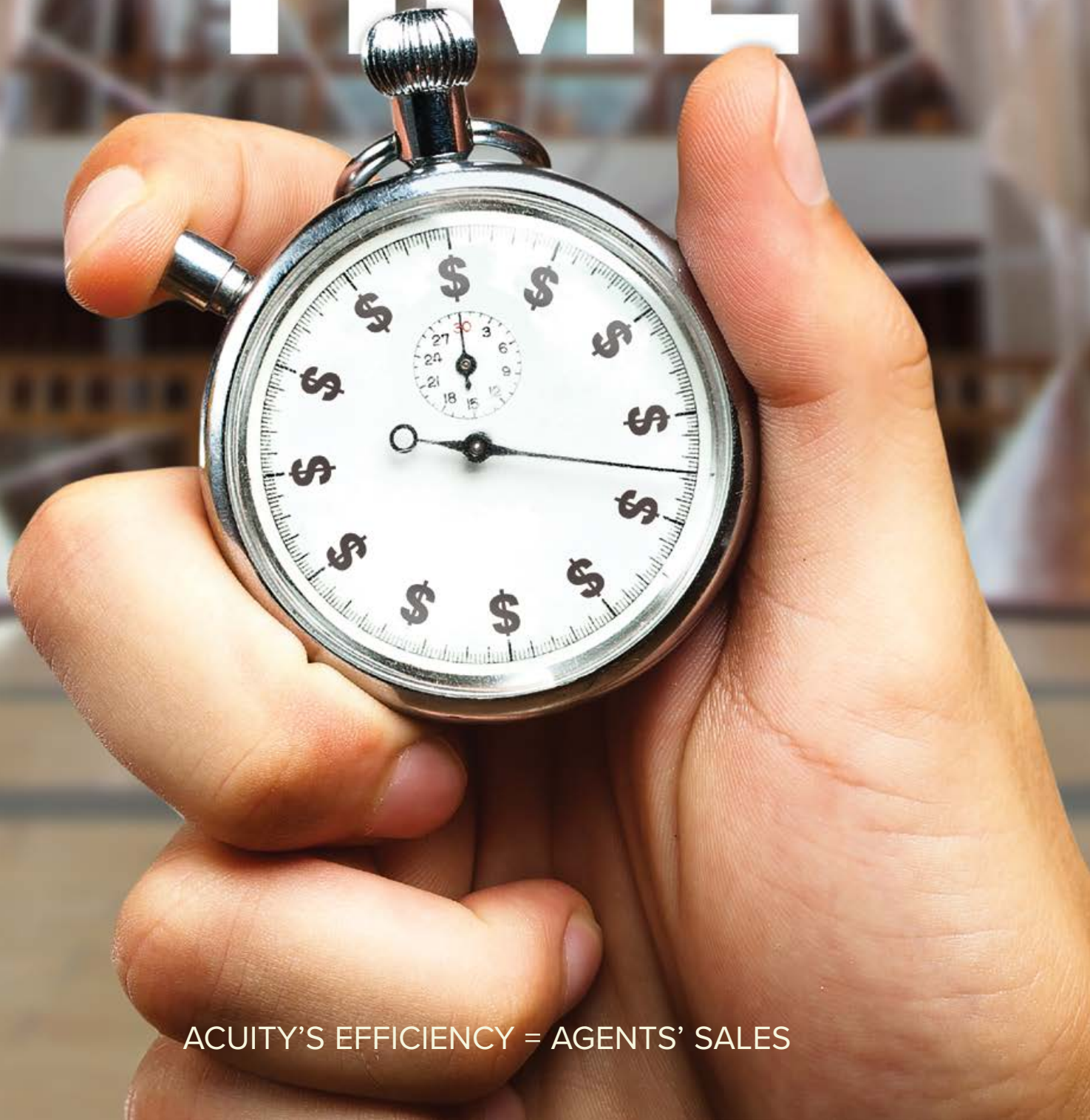




INFOCUS  
JUNE 2018

# IT'S ABOUT TIME



ACUITY'S EFFICIENCY = AGENTS' SALES



# ACUITY'S PRODUCTIVITY PRODUCES RESULTS FOR AGENTS

**A**cuity understands that for busy agents, time is money. "Given the highly competitive environment agents do business in, speed matters," says **Ben Salzmann**, President and CEO. "You need quotes fast. Your customers need policies, endorsements, and certificates processed fast. Acuity values your time and is focused on being highly efficient and responsive. Our goal is to provide the best agency support and the best customer service anchored by industry-leading productivity."

## Second to None

Acuity's efficiency means we regularly achieve same-day contact in claims, instant processing in personal lines, same-day turnaround in commercial lines, over 95 percent of calls answered in 16 seconds or less, and much more. This efficiency is built on processes, technology, and—most important—employee commitment that is second to none.

"Year after year, Acuity employees outperform and out-produce other companies," says **Sheri Murphy**, Vice President – Services and Administration.

Acuity's number of policies in force per employee is more than double that of the industry average. Our employees produce over \$1 million in revenue each—far above the industry norm. (See graphs, page 3).

On the technology front, the vast majority of Acuity's policy and endorsement processing is automated. For example, 99 percent of personal lines new business is submitted electronically, and over 60 percent passes straight through our expert systems. In commercial lines, nearly 80 percent of new business is now received electronically, also with more than 60 percent passing straight through.

"While many carriers are still struggling with manual processing and the need to modernize their systems, Acuity is recognized as a technology leader by agents because of the capabilities we deliver," says Murphy.

Interfaces with agency management systems that make it easy for agents to do business have been at the forefront of technology that delivers results. In 2017, Acuity reached a new milestone in management system interface when agents automatically downloaded over 1 million transactions during the year.

## Staffing for Strength

High productivity combined with strong growth means that Acuity must be extremely proactive in our approach to staffing to ensure we maintain world-class service levels.

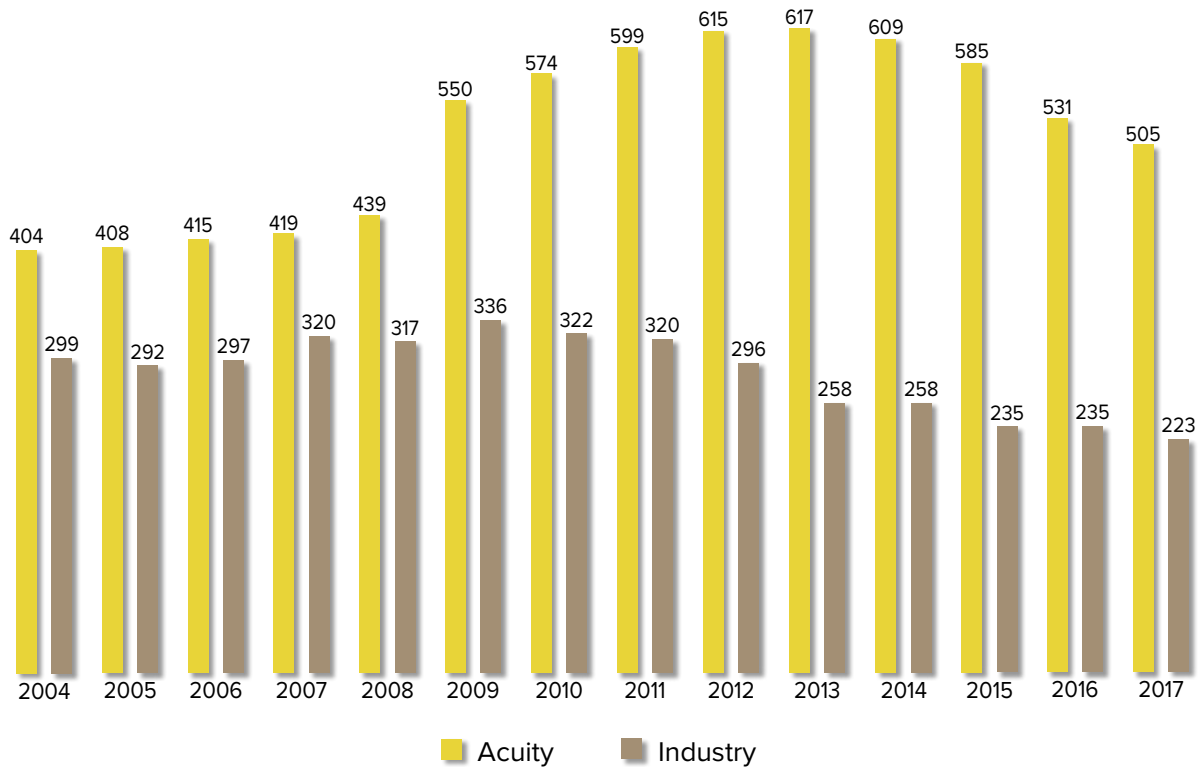
"We combine sophisticated tracking of productivity, management of workload volumes, and projections of our growth rate with a forward-looking analysis of trends in insurance, business, and technology that will impact Acuity," says **Melissa Winter**, Vice President – Business Consulting. "That provides Acuity a metrics-based, right-sized approach to staffing, allowing workloads to be balanced and ensuring that agents and customers have the best service possible."

Right-sized staffing not only maintains Acuity's high productivity regardless of changes in the insurance market, but also leads to increased job satisfaction and low turnover.

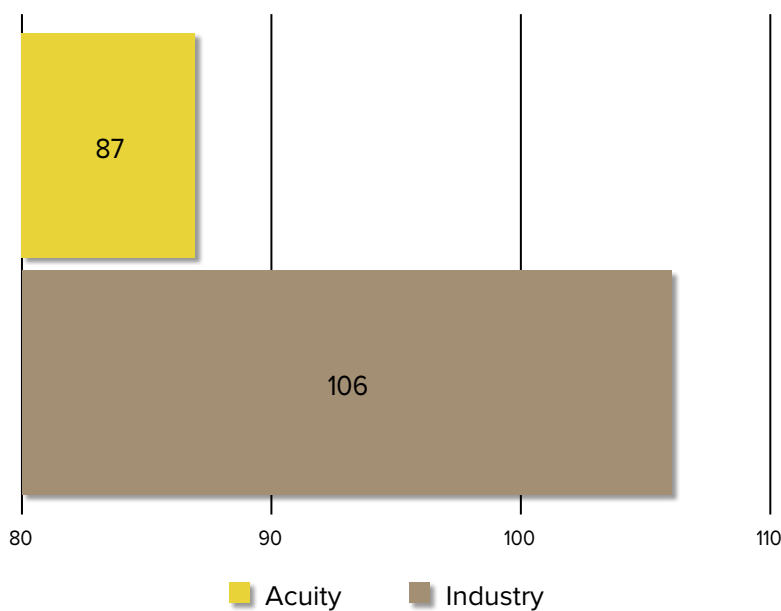
"Happy people are more productive and want to stay here. Low turnover means that we are not in the constant training cycle that other companies contend with and that we are able to provide agents and customers a consistent team of highly skilled staff," Winter says. "Everything comes together to make Acuity the easiest company for agents to do business with."



## POLICIES IN FORCE PER EMPLOYEE



## EMPLOYEES PER \$100 MILLION OF REVENUE



**“Our goal is to provide the best agency support and the best customer service anchored by industry-leading productivity.”**

**– Ben Salzmann**



# 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. Coming in July
9. Coming in August
10. Coming in September
11. Coming in October
12. Coming in November

#7

## UNDERWRITING DISCIPLINE

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



# THE CANOPY GROUP KEEPS ITS PROMISES TO CUSTOMERS

**R**ecently, the Minnesota Independent Insurance Agents & Brokers Association named The Canopy Group its 2018 Agency of the Year. The award recognizes not only the agency's growth and success, but also its commitment to promote the independent agency system in the state.

In 2011, the agency began a campaign to show consumers and businesses the value of working with an independent agent and, by extension, The Canopy Group. "In Minnesota, 80 percent of people are with a captive agency," says **Paul Borchert**, agency Managing Partner. "We focused our campaign on showing consumers the value of working with an agency that represents multiple companies. We also promised them that each year we will look at their business to determine if they are still with the right company, and we keep that promise."

The Canopy Group spread that message first through radio, print media, and direct mail. In recent years, digital and social channels have played an increasingly important role in engaging prospects and customers.

"We do regular communication with our current clients and are heavily involved in Facebook through our Facebook outreach program, specifically targeting certain demographics we've identified in our area," says **Cara McCann**, Marketing Communications Manager. "We're not looking for 'likes' and follows—we are trying to actively draw people to our sales channel."

## Social Success

The campaign proved to be a turning point in the agency's nearly 90-year history in terms of customer growth. Today, The Canopy Group is adding about 170 clients every month. Approximately 55 percent of its business is in personal lines, with 35 percent in commercial lines and 10 percent in benefits.

The agency also made changes to how it processed and managed business in order to handle higher customer volumes while maintaining outstanding service, focusing on specialization. Dedicated agents handle inbound requests received by email, phone, or web. A new business processing team handles bound business, and customer service representatives work with existing clients.

"Our agents do not cold-call or prospect, and we pride ourselves on that.

They focus on knowing the products of our companies and finding the best match for potential customers," Borchert says.

The Canopy Group's operating model is also built on maintaining a staff of insurance professionals who are committed to delivering great service. "Our people are smart and highly motivated, and we focus on providing continued education and encouraging professional designations and specializations," McCann says.

Recently, the agency implemented a new client management system to support its sales and service staff. "Our goal is for our customers to never go into voice mail and, by putting information at our reps' fingertips, to provide one-call resolution to the vast majority of questions," Borchert says.

## Future Focus

Management of The Canopy Group believes the agency has only begun to tap the potential of its marketing strategy.

"We believe that insurance consumers want options to choose from, and that working with an agency who only represents one company doesn't fit the bill. We also believe in quality service that will allow us to be successful and write 1,500-1,600 clients a year," Borchert says.

"We make a promise to customers that we will continue to look out for their best interests, and we keep that promise," he adds. "Doing what we say we're going to do is what we are known for, and our strongest competitive advantage."



*Commercial Lines CSR Mary Struck, Managing Partner Jeff McDonald, Benefits Specialist Julie A. Miller, Marketing Communications Manager Cara McCann, and Managing Partner Paul Borchert*





# MATT WHEELAN PREPARES FOR SECOND DEPLOYMENT TO MIDDLE EAST

For nearly 11 years, **Matt Wheelan** has served in the Army National Guard. His decision to join the Guard in 2007 was in part inspired by the service of his grandfather, **Bill Wheelan**.

"My grandfather served in World War II in the Pacific Theater as Artillery," Matt says. "When I was younger, he would often share his experiences with me, and that motivated me to want to serve my country as he did."

Matt joined Acuity this past January as an Inside Claims Representative. A graduate of UW-Whitewater with a bachelor's degree in health and human performance, Matt had worked at Progressive Insurance for five years, first as an Inside Claims Representative and then as a Field Damage Appraiser, before coming to Acuity.

In the Army National Guard, Matt is Staff Sergeant - HIMARS Section Chief (Artillery). HIMARS stands for high-mobility artillery rocket system, which is a multiple rocket launcher mounted on a vehicle.

In 2014, Matt was deployed to Afghanistan to provide artillery support to coalition forces in support of Operation Enduring Freedom (OEF). This June, he will begin his second deployment, again providing

artillery support and training for various operations around the Middle East region. He began a leave of absence from Acuity in mid-May.

"It will be nice to have a couple weeks to spend with my family before reporting to my unit," Matt says. He and his wife, **Katie**, live in Sheboygan Falls with their children, **Charlotte** and **Bennett**.

Matt's deployment is expected to last 10-12 months. We thank him for his service and wish him a safe return.



*Matt and Katie Wheelan with their children, Charlotte and Bennett.*







Even though it was a sunny, 94-degree summer day in New Zealand when he visited, **Haskell Noyes III**, Vice President at Robertson Ryan & Associates, brought his Acuity jacket and scarf on a stop to The Giant's House, which is known for its gardens filled with sculptures and mosaics.

**Erin Hansen**, Contractor Risk Advocate at TrueNorth Companies in Cedar Rapids, Iowa, wore her Acuity scarf on a hike through Wisconsin's Roche-A-Cri State Park.



Acuity Actuary **Matthew Iseler** sports his "Keep Calm" Acuity shirt in front of Sutherland Falls, on the Milford Track in New Zealand's South Island.



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.



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

The National Safety Council recognizes June as National Safety Month, making this a great time to encourage insureds to develop and implement effective safety programs. A strong safety culture helps reduce injuries. Not only does this benefit workers and employers, but it also benefits agents by reducing the amount of time you need to spend assisting customers with claims.

The National Safety Council provides downloadable resources highlighting different safety subjects that would make great "tailgate meeting" topics. In addition, Acuity has a wide range of safety talk material available to our agents in the Agency Resources section on [acuity.com](https://www.acuity.com).

Remember, you can co-brand these brochures to further advertise your expertise! Customers can also find safety brochures in the Resources and Tools section of our website.

**BY ANGIE PRINSEN,**  
CLAIMS CONSULTANT

## Manufacturing

Did you know Acuity has a businessowners policy designed specifically for small to mid-sized manufacturers?

Our Bis-Pak Manufacturing Plan is open to a wide array of classes, including food and beverage, furniture, concrete products, machine shops, tool and die shops, computer and electrical components, and metal, plastic, and wood products manufacturers.

In addition to the standard Bis-Pak coverage enhancements, our Manufacturing Plan can be tailored to include other important coverages, such as equipment breakdown, full building value, manufacturers' selling price, patterns, molds and dies, employee tools, precious alloys and metals, product withdrawal, utility services, manufacturers errors and omissions, employment-related practices liability, and cyber liability.

Eligible manufacturers need to have been in business for at least three years and have \$5 million or less in annual sales and \$1 million or less in annual payroll. Building and business personal property limits are available up to \$10 million per policy (with \$5 million at any one location). For all your manufacturers, small and large, think of Acuity!

**BY MARK A. KEMNITZ,**  
MANAGER - COMMERCIAL UNDERWRITING

## Retail

A power outage is a possibility any time of the year, but the risk of an outage increases dramatically during storm season.

The base Bis-Pak policy excludes losses that occur because of a failure of power, communication, water, or other utility service that originates away from a described premises. For example, if a power transformer five miles away from an insured's business fails and the power goes out, there would be no coverage for a loss that occurs.

Acuity offers Bis-Pak endorsements that can help cover that type of loss. Acuity Enhancements provides business income and extra expense coverage in the event of an off-premises power failure. Additional endorsements that provide coverage for property and business income include Utility Services – Direct Damage and Utility Services – Time Element. It is important to recommend spoilage coverage to grocers, restaurants, and other retail operations that depend on perishable stock that can be ruined if the power fails.

**BY JAKE HORST,**  
CLAIMS CONSULTANT





## Trucking

Receiving a satisfactory rating from the FMCSA is important to your trucking customers. Negative ratings can bring many repercussions, from increased scrutiny on roadways to difficulty attracting quality drivers.

What can your customer do if they receive a conditional or unsatisfactory rating? The first thing is to understand the deficiencies and controls that were graded as inadequate or missing during an audit. FMCSA issues ratings based on these categories:

- Documented, adequate safety management controls.
- Frequency and severity of regulatory violations received by the motor carrier.
- Frequency and severity of driver and vehicle regulatory violations.
- Frequency and severity of out-of-service driver and vehicle violations.
- A pattern demonstrating an increase or decrease in similar types of regulatory violations.
- Frequency of crashes and incident rate are indicators of preventable incidents, whether they are increasing or decreasing.
- Number and severity of violations of FMCSA regulations.

The FMCSA has a user-friendly guide and accompanying form, 385.17 Update Request, outlining how to request an upgrade. This guide, along with other valuable information, can be found in the Acuity Motor Carrier Toolbox, [acuity.com/mctb](http://acuity.com/mctb).

**BY ALEX LANSE,**  
COMMERCIAL LINES STAFF UNDERWRITER



## Services

The auto repair industry has been facing high turnover rates among service technicians, which creates a number of safety concerns for shop owners. In particular, novice workers are more likely to sustain injuries or cause accidents than those who have more experience, so it's important to train new workers on best practices in safety right away.

It can be overwhelming for a shop owner to think about where to start in establishing safety programs and protocols, but Acuity is here to help! Our loss control representatives have extensive knowledge and can help make your client's shop safer for both their employees and customers.

In addition to our experienced loss control representatives, Acuity offers a variety of online, on-demand training materials and videos that can help with everything from basic safety orientations to learning how to control the cost of potential workers' compensation claims. These materials are available 24/7 on [acuity.com](http://acuity.com) by signing in and choosing Resources & Tools --> Safety materials. Remember, you can co-brand these materials with your agency's logo as well!

**BY ANNIE DEKKER,**  
WORKERS' COMPENSATION CLAIMS  
REPRESENTATIVE



## Personal Lines

Summer is almost here, and that means many families will venture out for a vacation. While there are many transportation options when traveling, a common one is renting a car.

Customers often question whether they should purchase the damage waiver sold by car rental companies. The standard Acuity auto policy provides the same coverage up to the same limits and with the same deductible as the insured vehicle for a vehicle rented while on vacation. With the addition of the Personal Auto Enhancements Endorsement, customers receive additional coverages, including costs for loss of use and diminution of value. Coverage applies to vehicles rented in the United States, U.S. territories, and provinces of Canada for up to 30 days.

If your customers have Acuity's Personal Auto Enhancements Endorsement, they would not need to buy the extra coverage from the rental agency to be protected for most common car rental contract requirements. Make sure your customers are properly protected and able to enjoy their vacations without worry!

**BY DAVE COLE,**  
SENIOR PERSONAL LINES UNDERWRITER



# ACUITY RECOGNIZED AS A **CELENT MODEL INSURER**

**A**cuity earned a 2018 Celent Model Insurer Award. The award recognizes the effective use of technology by insurers through their implementation of IT programs that epitomize best

practices for technology projects. Accepting Acuity's award are **Marcus Knuth**, Vice President - Enterprise Technology, and **Kay Hutchison**, General Manager - Business Systems.





# Industry Insider

According to a recent study of dog bite claims by the Insurance Information Institute:

- The number of claims increased 2.2% from 2016 to 2017, with over 18,500 claims reported.
- The average cost per claim increased 11.5% in 2017 to over \$37,000 per incident.
- Nationally, the average cost per claim has risen more than 90 percent from 2003 to 2017 due to increased medical costs, settlements, and jury awards.



## Q. Does Acuity insure watercraft in personal lines?

A. Yes! Boats and personal watercraft (such as Jet Skis and WaveRunners) may be insured under an Acuity home policy or a separate boatowners policy.

# Q&A CUITY

## Q. Which option is best?

A. Acuity's home policies automatically provide liability coverage for outboard watercraft under 26 feet without sleeping or cooking facilities. Property coverage up to \$1,000 is also included for outboard motors, trailers, and accessories. Additional coverage may be purchased and endorsed to the home policy.

Acuity's boatowners policies provide liability, property, and medical payments coverage for watercraft of all sizes and with sleeping or cooking facilities. Coverage also applies to outboard motors, accessories, and trailers. This is the most comprehensive and flexible plan.


## Q. Why insure personal lines watercraft with Acuity?

A. Why not? It's usually beneficial to insure all personal lines exposures with the same carrier, and Acuity continues to make enhancements, like the recent addition of higher boat UM/ UIM limits. Discounts are awarded for taking a safety yacht instruction course and package discounts may also apply. Plus, Acuity's topnotch service!

# Find the Flagpole

Our May flagpole was hidden in the month's Impossible Insurable on page 19. The three winners of \$100 chosen from among those who found it are:

|                       |                                    |               |
|-----------------------|------------------------------------|---------------|
| <b>Krista Keith</b>   | Wilks Insurance Agency Inc         | Mason, OH     |
| <b>Trisha Lewis</b>   | Leavitt Great West Ins – Kalispell | Kalispell, MT |
| <b>Tina Pelletier</b> | United Insurance Thibodeau Agency  | Fort Kent, ME |

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



# SPECIAL INVESTIGATIONS NOT JUST FOR FRAUD

**A**s manager of Acuity's Special Investigation Unit (SIU), I often receive the same reaction when I talk to people. It generally goes something like this: "Ooh, who's in trouble today!"

Sometimes that's true—our investigations do uncover fraudulent behavior that is forwarded to the appropriate state or local authorities for possible criminal prosecution. Other times, our investigators are doing what many at Acuity do: assisting other people. Let me give you a couple examples of what an SIU investigator might do.

Let's say our insured was involved in a rear-end collision. The accident clearly wasn't his fault, and the car didn't look too damaged at the scene. Our insured obtained only the license plate number of the offending vehicle and the police were not called.

Later, our insured starts to feel stiffness in his neck and a repair estimate shows thousands of dollars in damage. Acuity's SIU staff may be asked to conduct an investigation to determine who the other vehicle is registered to and obtain the contact information needed to begin an insurance claim against the at-fault party. Investigators may have to find the claimant or a witness to obtain a statement.

Sometimes our insureds must deal with the devastating effects of a fire. During these instances, the SIU will try to determine where the fire started and if someone or something was responsible for it. A fire investigation requires investigators to obtain detailed interviews, examine the scene, and possibly retain outside experts.

Our SIU staff can also be called into action if an employee of our insured is severely injured at work. The SIU could be asked to determine how the injury happened, if there were any witnesses, and whether faulty products or other factors caused the injury. To answer these questions, investigators would conduct a scene exam and interview witnesses.

Of course, fraud does happen in the insurance industry. The Coalition Against Insurance Fraud estimates 10 percent of property-casualty insurance losses involve fraud. The Insurance

Information Institute has estimated property-casualty fraud at \$34 billion each year. Fraud may be carried out by the insured through the fabrication of a claim, malingering, or the exaggeration of a claim. Agencies may commit fraud as well, such as by knowingly providing false information to a carrier in order to obtain an account or facilitate a claim.

Acuity's SIU uses industry databases, social media sites, technology, and old-fashioned detective work to combat fraud. We also work with individual states to report suspected fraud and comply with any laws or guidelines related to fraud.

Whether collecting evidence and facts or conducting in-depth fraud investigations, Acuity's SIU works hard to combat fraud and assist our claims representatives in providing best-in-class claims service.



**BY MICHAEL RINDT,  
MANAGER -  
SPECIAL INVESTIGATION UNIT**







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).

Mary



**They say you never know how good your insurance is...**

They say you never know how good your insurance is until you actually have to use it. Thankfully, we have had only one accident that was the other person's fault, but Acuity was excellent in navigating us through the process.

# FOCUS ON INSTRUCTION

Congratulations to staff members who recently earned designations or completed insurance coursework:

**Joshua Curcio**, Programmer – Master of Science in Computer Science

**Austin Jacobsen**, Commercial Underwriter – Associate in Commercial Underwriting-Management (AU-M) Designation

**Marcello Lucas**, Field Claims Representative – Fraud Claim Law Specialist (FCLS) Designation

**Jenna Miller**, Commercial Underwriter – AU 61 Course

**Rachel Pratt**, Business Analyst – Associate in General Insurance (AINS) Designation



# ASK THE SPECIALIST

## ASK JOHN

***What should you do when you encounter poor soil conditions at a job site?***

Construction, by nature, has its share of unforeseen conditions. One of the most common is the soil at a construction site. The bid/contract documents provided for a project may include a subsurface exploration and foundation evaluation that would include soil boring data provided by an engineering service. A soil bore can give you a glance at the subsurface, type of material, density, and moisture content, as well as possible water table at any given depth. This information helps contractors evaluate the foundation conditions on site and determine if subsurface material can be reused as compact fill or if it will need to be trucked off site.

When excavating a site for footings and column pads, the sizes of the footings and column pads are based on the minimum soil-bearing capacity (e.g., 3,000 pounds per square foot). A recalculation of the footing design may be required if the existing soil does not meet the bearing capacity. Having an engineer testing in the trench at the time the footings are dug can help uncover potential problems quickly or clear the way to form the footings.



When the excavator digs to the planned subgrade (where the footing will be placed), the engineer will examine and test the soil's density. If the soil structure meets specifications, the engineer may request the bottom of the trench to be compacted due to the teeth of the bucket breaking the surface.

If the soil does not meet specifications, the engineer will discuss the conditions with the contractor. Costs and availability of materials can limit the options to present to the owner.

From my own experience, here are some possibilities the engineer may consider:

1. They may redesign the width of the footing to spread the weight of the building across more of the surface area in the trench.
2. If it was necessary to undercut a few inches, they may extend the height of the footings, add compacted fill back up to the planned subgrade, or extend the wall to the proper height.
3. Concrete slurry can be an option when undercutting. Concrete slurry is a controlled density, self-compacting cementitious material used primarily as a backfill in lieu of compacted fill. Trenches can be filled back to subgrade with slurry and then cured before forming footings. Slurry can have a compressive strength of 1200 psi (pounds per square inch).
4. Larger undercuts can be filled with approved engineer fill and compacted in lifts. The size of the compact machine will determine compaction specifications. Widening the trench may be part of this solution.
5. Pile driving is when poles are driven down into the bedrock to give support to the footings. This option is used when unacceptable soil cannot be removed, when too much must be removed, or for much heavier buildings.

Property that was once considered low grade may have been filled to give the lot better curb appeal for sale. If the lot has not been filled properly, this can become very costly during construction. If you are looking at property and planning to build, you may want to ask if the land has been filled. If it has, asking for the proper documentation may save you money and headaches down the line.

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





## Searching for a Job?

### Headquarters

Benefits Specialist  
Building Mechanical Specialist  
Commercial Processors  
Commercial Underwriter (Experienced)  
Customer Service Representative - Billing  
(Bilingual Preferred)  
Imaging Processor  
Receptionist/Switchboard Operator  
Telephone Premium Auditor

### Non-Headquarters

Commercial Field Underwriter  
Indianapolis, Indiana  
Field Claims Representative  
North/South Dakota  
Field Premium Auditor  
Pennsylvania  
Property Claims Specialist  
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

## JUST SWINGIN'

Spotted on a demolition site was this piece of construction equipment with a jackhammer attachment, perched in a bucket, swinging from a crane. This may be a way to get the job done, but it's certainly not the safest way!

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.



# EDUCATING CUSTOMERS ELEVATES JACKIE OLSON'S SERVICE

Commercial lines customers of North Risk Partners can expect service from **Jackie Olson** that is second to none. "Jackie does an outstanding job in her role at North Risk Partners," says **Barry A. Quernemoen**, agency Partner and Vice President of Carrier Strategy.

"Jackie is a very ambitious and self-motivated individual who maintains a very positive attitude as she takes care of a large number of small business clients," he adds.



"She also has a background in the hotel/hospitality industry, which helps her to maintain her focus on the client's needs. She enjoys working directly with the customer and is not afraid to ask for assistance when needed."

As a Commercial Account Advisor in the agency's

Apollo Insurance division, Jackie holds the CISR designation and works in the St. Cloud, Minnesota, office. She has been with the agency for four years and began her insurance career in 2008 as a Personal Lines Agent.

Jackie says that education is the foundation of great service.

"Commercial customers need somebody who can evaluate their needs and educate them on insurance issues, so they can make a decision that is best for their business. You need to take the time to listen while responding quickly," she says, adding that all the staff of North Risk Partners help fulfill the agency's mission of educating and serving clients.

"My coworkers are a resource of knowledge," Jackie says. "If there ever is anything I don't have an answer for, there is somebody available who can help with a solution."

Congratulations to Jackie Olson, an Outstanding Service Professional!



## WORD OF MOUTH

facebook

Landing top talent is a big win for any small business and doing so is not an accident. Read about how to recruit top talent and discover other tips for retailers at [facebook.com/acuitymercantile](https://facebook.com/acuitymercantile).

