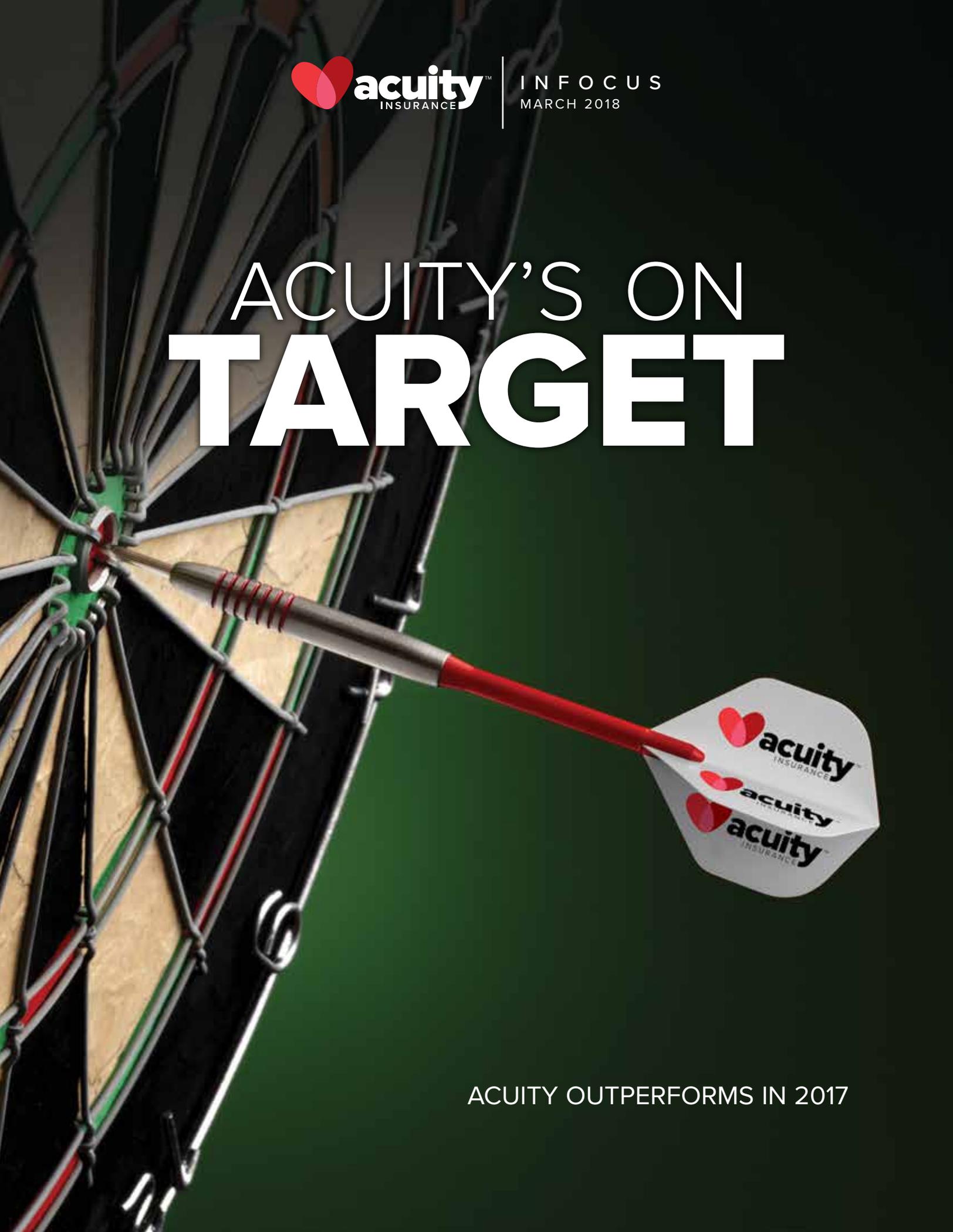


ACUITY'S ON TARGET



ACUITY OUTPERFORMS IN 2017

ACUITY PASSES \$2B SURPLUS, FINANCIAL PERFORMANCE HITS NEW HIGH MARKS

The numbers are in: Acuity surpassed \$2 billion in policyholders' surplus (GAAP) in 2017. Our statutory surplus grew at 13.3 percent in 2017, compared to just 1.0 percent for the industry.

Also highlighting Acuity's 2017 performance is a 94.6 combined ratio, nearly 14 points better than our competitors' 108.2. This marks the largest positive spread between Acuity's performance and the industry's in over 10 years (see graph, page 3) and the seventh consecutive year Acuity has earned a combined ratio of less than 100. For an incredible 18 years, Acuity has outperformed industry averages across key areas of measurement.

"Acuity's performance compared to the industry is confirmation that we are doing things right—pricing products fairly and accurately, maintaining underwriting discipline, and operating at a high level of efficiency," says **Ben Salzmann**, President and CEO.

Balanced Success

Our companywide financial performance and profitability in 2017 reflects underlying success in both personal and commercial lines. In personal lines, we finished the year with a profitable loss ratio despite suffering significant catastrophic claim events, including the most severe storm in our company's history.

"Smart use of reinsurance, sophisticated pricing, and strong relationships built between agencies and underwriters all played a role in our 2017 performance," says **Shane Paltzer**, Vice President – Personal Lines and Marketing.

"In addition, our claims handling, billing service, and technology that makes agents' lives easier continues to drive a strong flow of new business," Paltzer adds. In 2017, Acuity achieved a new milestone in personal lines written premium with over \$386 million, spurred by new business growth that was greater than the previous year.

In commercial lines, Acuity surpassed peer companies' performance not only in workers' compensation, property, and liability lines, but also in the increasingly difficult arena of commercial auto.

"We've sustained our underwriting discipline over the long haul, and consistently we have been ahead of industry pricing trends. As a result, we are able to outperform the industry across all aspects of commercial insurance," says **Ed Warren**, Vice President – Commercial Lines.

As a result of our stable performance, we have also been able to expand our business appetite and underwriting eligibility over time, such as recent change in acceptance for general contracting business.

"We are always looking at the market and trying to expand our capacity for independent agents," Warren says. In 2017, Acuity received a record number of quote requests and achieved an all-time-high 43.7 success ratio on writing those quotes, finishing the year with over \$1 billion in commercial lines premium for the second consecutive year.

Primed for More

Acuity showed other areas of continued strength in 2017 as well. "Assets under management on a GAAP basis surpassed \$4 billion for the first time in our history," says **Wendy Schuler**, Vice President – Finance. Additionally, we maintained a leverage ratio under 1:1 for the ninth consecutive year, finishing 2017 with 0.76:1.

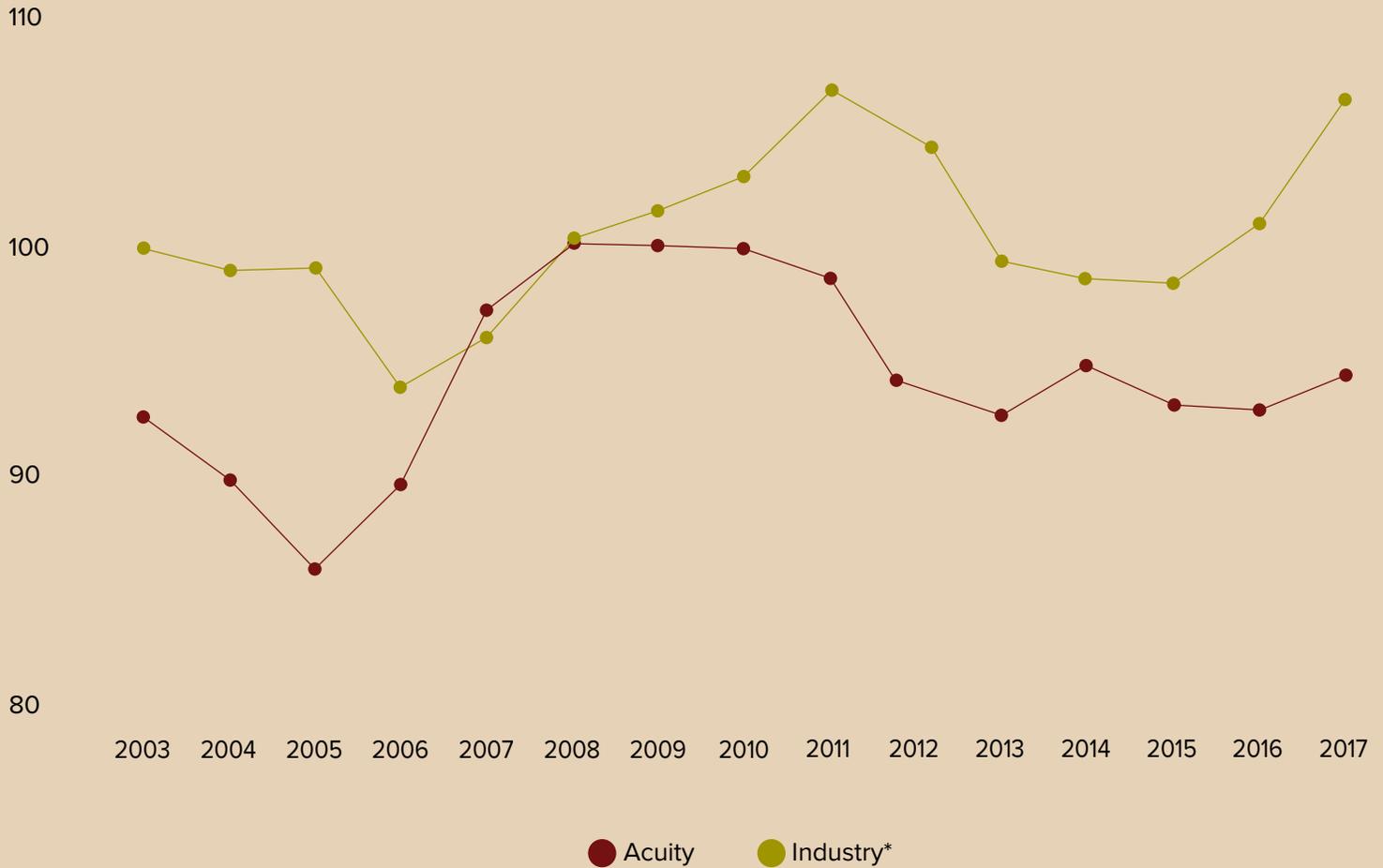
Encouragingly, our performance continues in the first quarter of 2018. "We have the right pieces in place and a positive momentum that has both our staff and agents excited about the coming year," says **Wally Waldhart**, Vice President – Sales and Communications.

"Our performance creates capacity that allows us to grow and serve an expanding base of individuals, families, and businesses," Salzmann says. "Most important to our customers and independent agents, our consistent performance builds financial strength they can depend on."



COMBINED RATIO COMPARISON

Acuity's combined ratio has been lower than the industry's nearly every year over the past 15 years. The graph below shows the impressive spread between Acuity's performance and that of our competitors.



*Based on industry averages from Conning Research & Consulting, weighted by Acuity's mix of business.



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. 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



IN-HOUSE SYSTEMS

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



INSURANCE SOLUTIONS PLUS IS HAPPY BEING A HOMETOWN AGENCY

In 2003, **Dean Rodziczak** launched Insurance Solutions Plus, originally locating the office in Racine, Wisconsin. Although the agency had success in the city, a relocation to nearby Wind Lake in 2014 helped Insurance Solutions Plus become the business it is known for today.

"We've become the 'hometown agent' that we weren't when we were in a bigger market. We are very conveniently located and, even in today's marketing world, there's still a flow of business that comes to you based on your visibility and availability to customers," Dean says.

Building Relationships

Dean has been in the insurance business for over 30 years. He began his career by selling life insurance products with MetLife in 1979. In 1987, he became an agency co-owner, a role he held until creating Insurance Solutions Plus.

The prime objective of Insurance Solutions Plus is building long-lasting relationships with clients. That involves guiding customers with strong product knowledge, forming an insurance package that not only meets their needs but comes with a competitive price, and following the Golden Rule.

"We understand the importance of treating others the way you would like to be treated," Dean says. "We know we won't win them all, but we've also had customers come to us because they value a straightforward conversation, even when our pricing was higher than their current spend."

Insurance Solutions Plus serves customers in the Racine, Milwaukee, and Waukesha county areas and prides itself in working on a one-on-one basis with customers. "We believe that when you work with us, you'll experience quality service and attention to detail that is second to none," says Dean.

The agency's mix of P&C business is about 80 percent personal, 20 percent commercial. "We focus on package personal lines accounts and small- to mid-market, family run businesses," Dean says. "We would rather have a smaller number of accounts and manage multiple lines of business with them."

Acuity is a good fit for Insurance Solutions Plus and is the agency's largest carrier. "The last 15 years have been very good years with Acuity," Dean says. "They believe in the relationship with the agent and underwriter. They stand behind their agents. They are constantly asking what they can do better to improve as they listen to their agents' suggestions. I don't know of another company that is as automated and efficient as Acuity."

"Dean is such a supporter of Acuity, I named my middle son after him," jokes **Wally Waldhart**, Vice President - Sales and Communications.

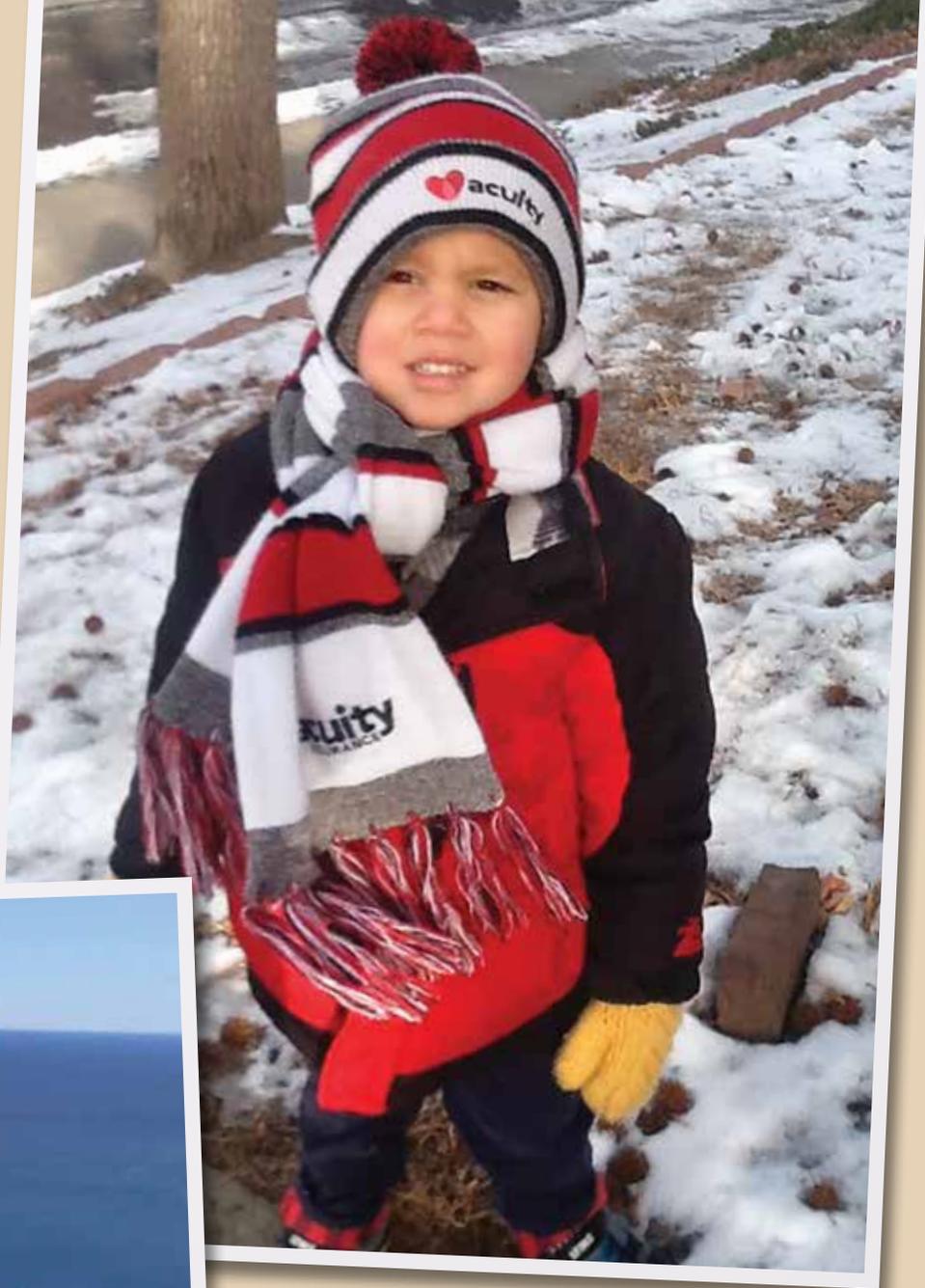
Personal Touch

"We strive to be the best agency for customers who require a personal touch," Dean says. While staying focused on this goal, Insurance Solutions Plus also plans for organic growth in the years ahead, where referrals will continue to account for 80 percent of new business.

"We need to grow, but do so under control. You have to be able to continue to balance service expectations for your customers while you work on achieving that growth. There are no shortcuts," he says.

"Succeeding in this business comes down to plain old hard work," Dean adds. "People want good coverage for a fair price, and they want you to be there for them. That will never change."





Gabriel Salzmann, age 3, son of **Andy** and **Sabitha Salzmann** and grandson of **Ben** and **Ann Salzmann**, was glad to have some Acuity winter gear during this year's cold winter weather in Atchison, Kansas.



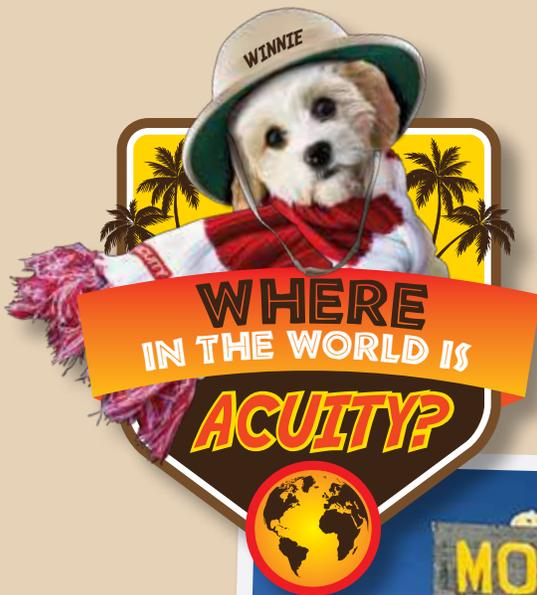
Marija Miljic of Connor & Gallagher OneSource and her Acuity gear are on top of Mount Srd, looking over the town of Dubrovnik, Croatia, where some filming for *Game of Thrones* takes place.



Insurance Center of Northeastern Wisconsin agents **Jack Grzesik** (Acuity socks) and **Linda Grzesik** (stocking hat) and their son **Greg Grzesik** (Acuity cap) stand on the famous Swilcan Bridge located on the 18th fairway of The Old Course in Saint Andrews, Scotland.



Melanie Archambeault of The Buckner Company took a break on her Alaskan cruise to show her Acuity pride in front of Margerie Glacier in Glacier Bay National Park, Alaska.



Acuity's **Wally Waldhart** (upper left) brought his Acuity hat along on a recent summit of Mount Kilimanjaro with climbing partners **Jean Godlewski** (lower left) and **Kelsie Niffenegger**, who was the impetus behind the excursion.



Would you like to win \$100? Email a picture of you or your family with Acuity logo gear featuring an interesting location to infocus@acuity.com and include a brief description of Where in the World Acuity has been. If we use your picture, we'll send you \$100! This offer is open to all employees of Acuity and our independent agencies.

To increase your chances of being selected, consider these tips for a winning shot:

- Prominently display your Acuity swag—and the more the better!
- Location, location, location! Photos taken in exotic, amazing, and breathtaking locations catch the reader's eye.
- Send high-resolution images that have good lighting and focus.
- Send multiple pictures of your trip, even if they are taken at the same location.
- Keep in mind that all recognizable people will need to agree to a photo release if your picture is chosen.
- Have fun!

THANKS A MILLION!

How much do agents like Ben's Gossip Line videos? A lot! We just surpassed *one million* Gossip Line views!

Each week, Ben's Gossip Line delivers information independent agents can use in their business, including the latest news from Acuity, Ben and Wally's

take on industry developments, and more. Just click on the link in your weekly email to check it out! If you missed a Gossip Line, don't worry—you will also find an archive of past videos on the left-hand side of the current video.





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

Employee safety is an ongoing concern for any construction business. As an agent, you play an important role in helping your construction accounts improve safety, and Acuity can assist you in that role.

All Acuity contracting customers, regardless of account premium size, have free access to J.J. Keller's library of safety videos. J.J. Keller produces resources for many industries, including construction, to improve employee safety and organizational regulation compliance. Whether you are looking for a 20–60-minute safety video, supplemental safety quizzes and checklists, or other materials, J.J. Keller has the tools you need to help your insured achieve their safety goals. Examples of free videos include Construction Safety Basics: In Case of an Emergency, Personal Protective Equipment: Employee Essentials, and Fall Protection for Construction.

To access these resources, simply log in to www.acuity.com/safetymaterials and select "View Safety Videos" under the J.J. Keller logo, which will take you to the J.J. Keller website. Follow the instructions on the site to preview content and order free videos. You can request up to three videos per month with unlimited views and shares within your company for 30 days!

BY ANDY HUGHES,
SENIOR LOSS CONTROL
REPRESENTATIVE



Trucking

It has been three months since the electronic logging device (ELD) mandate went into effect. So far, feedback we have heard is positive. Truckers are reporting several benefits from this new technology:

- **Increased efficiency.** ELDs keep accurate records of duty status, reduce the paperwork burden on the driver, and help ensure operations can trust the real-time data they are receiving.
- **Easier tracking.** ELDs automatically track hours spent and duty status throughout the day. Drivers can focus on safe driving and hauling freight instead of watching the clock.
- **Improved compliance.** Hours-of-service (HOS) records are stored electronically with an ELD. This allows compliance officers to quickly verify whether a driver is compliant with HOS rules. Drivers can return to driving status more efficiently.

Like any new technology, there are growing pains. However, the forward-thinking are positioning themselves to effectively meet customer and employee needs. Use of ELDs is just one element of the industry that Acuity and our Trucking Specialist, Cliff Johnson, continue to monitor. Visit www.acuity.com/cliff to find out more.

BY JOHN GEBERT,
MANAGER – COMMERCIAL
UNDERWRITING



Manufacturing

Have you ever wondered how employees perceive whether their company is providing a safe workplace? Conducting an employee safety perception survey is a great way to measure employees' opinions and identify areas for improvement.

There are several products available to help develop a survey, including popular, free online sites such as surveymonkey.com. The National Safety Council also has survey templates that can be used, or a company can develop their own.

A survey should contain about 10 questions and ask for honest feedback from employees. Include questions that will help determine areas for improvement, but also ask for examples of successes that can be celebrated.

The survey should be given to all employees, not just a select few. Keeping the survey anonymous will allow for more honest answers. Be prepared for the results. There may be some negative responses, but these are opportunities for growth.

Acuity can help your manufacturing customers create employee surveys. Once the answers are tabulated, our Loss Control Representatives can also make recommendations for changes to safety and health programs. Employee input is an asset to any company.

BY CATHY BACHER,
LOSS CONTROL SPECIALIST



Services

As vehicle repair tools become more sophisticated, vehicle repair shops face new risks of loss, including technological breakdown of those tools or even cyber crime. Tools at risk can include not just scanning and diagnostic tools, but also network-connected shop equipment and hand-held devices. Additionally, the vehicle repair industry utilizes estimating software and maintains records systems and customer databases that are at risk of breach or hacking.

It's important that your repair shop customers are protected against these growing risks. Consider the following Acuity coverages:

Cyber Liability and Data Breach. Cyber liability applies if your customer is sued and provides coverage for costs of defense, settlement, and judgments triggered by a network security liability claim, as well as costs for data restoration from electronic and non-electronic sources and systems restoration. Data breach provides coverage for response expenses and defense and liability costs for forensic IT review, legal review, notification of affected individuals, services to affected individuals, and public relations services.

Computer Coverage provides coverage for direct physical loss to hardware and software by electrical disturbance, mechanical breakdown, or power supply disturbance. (Excludes loss of use/business income.)

Business Income and Extra Expense Coverage. Business income provides coverage for net income that would have been earned or incurred and continuing normal operating expenses incurred, including payroll, in the event of a covered loss. Extra expense applies to necessary expenses that a repair shop would not have incurred if there had been no direct physical loss or damage to property.

Equipment Breakdown Coverage provides coverage for losses from breakdown of equipment, including loss to the equipment itself as well as income lost from business interruption.

Retail

Wholesalers and distributors represent a strong growth opportunity for agents. According to a recent survey by Modern Distribution Management (MDM), 89 percent of wholesalers expect growth of at least 5 percent in 2018, and 33 percent expect growth of more than 10 percent—a very optimistic outlook.

Acuity is a strong and viable market for wholesalers and distributors. Among the resources we offer is a brochure that can be co-branded to get the word out to customers and prospects that we have an appetite for business and are prepared to provide them the coverages they need. It highlights the most important coverages for wholesale including property in transit, equipment breakdown, employee dishonesty, and electronic data liability.

As part of our ongoing effort to best understand the needs of this sector, our customer focus team is attending the University of Innovative Distribution in March. This conference, held in cooperation with Purdue University, is sponsored by 27 independent distribution trade associations and will provide our team more information to create additional communications and resources to help you sell Acuity!

Personal Lines

The official start of spring is just around the corner, but warm weather is already causing spring-like problems for many homeowners. Thawing ground, melting snow, and heavy rains can lead to saturated ground that can cause havoc in basements.

The best defense against water incursion in basements is protection. Advise your customers to add gutter extensions to move water far away from buildings, waterproof basement walls, investigate the drainage of the lot, and consider reshaping the landscaping to improve it.

And of course, be sure to have a sump pump system in the basement. In addition, encourage your customers to install backup systems such as a secondary, battery-powered pump, portable generator, or even a water-powered backup for customers who have a city water supply.

Sump pump alarms can alert homeowners if pump failure occurs and water in the sump rises. Additionally, there are several home-monitoring systems that feature sensors that can be placed in potential trouble spots in basements and transmit alerts to customers' smart phones if water is detected.

Finally, ensure your customers are protected with Acuity's Sewer or Drain Back Up Coverage Endorsement. Coverage is available for the insured's dwelling and personal property items with limits up to \$50,000.

BY MARCI POST,
SENIOR COMMERCIAL UNDERWRITER



BY BETH LEDVINA,
REGULATORY ANALYST



BY BROOKE VAN ASTEN,
TERRITORY DIRECTOR



FOCUS ON INSTRUCTION

Congratulations to **Dan Gluch**, Territory Director, who earned the Certified Insurance Counselor (CIC) designation, and to **Tomi Genske**, Commercial Processor, who earned the Associate in General Insurance (AINS) designation. Additionally, congratulations go out to **Rachel Pratt**, Business Analyst, who completed the AINS 22 exam.



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.

Marilyn
2 reviews



Acuity took such excellent care of us . . .

Acuity took such excellent care of us after our house fire. They made a terrible experience less traumatic. We recommend Acuity to our friends.

FIELD CLAIMS HAS THE “FRED FACTOR”

The book *The Fred Factor* recounts the true story of Fred, a mail carrier who passionately loves his job and genuinely cares about the people he serves. Fred’s life example shows how going above and beyond not only leads to job satisfaction, but also creates the best customer service.

Throughout Acuity’s claims department, including field claims, we focus on being “Fredlike” during the claims process. We realize customers who have a claim may be going through one of the most difficult events in their lives and, by showing our empathy, adaptability, trust, and accountability, we try to put ourselves in customers’ shoes and help them feel secure.

Our field representatives focus on customers’ needs in many ways, including by adapting to their schedules for appointments. We meet with customers for inspections on their schedule, conduct interviews at customers’ locations, perform in-person interviews so customers can be comfortable in their own surroundings, and hand-deliver claims checks. This is why Charles and Frances, who recently had an auto accident, said:

“Your service was more than excellent! I would recommend Acuity to ANYONE!”

Our field staff are the “boots on the ground,” who are there to meet with customers in a timely manner, helping them deal with their loss and walking them through what they can expect in the claims handling process. When an emergency situation arises, our reps are out to the site the same day. Our multi-line representatives can handle claims from start to finish, which gives our customers one-point contact versus trying to keep track of who is handling what in their claim. Joel and Barbara, who recently had a hail claim, said:

“Acuity’s prompt and accurate service provided was very much appreciated. I always knew that Acuity’s customer service is second to none!”

Acuity field representatives also build trust by being available and having industry knowledge. We are known for thorough investigation and aggressive defense of our customers against lawsuits. Our representatives attend depositions and mediations to settle any litigated matters with our insured’s best interest in mind. We are accountable for our actions and want our customers to have the best experience they can during an emotional time. After Daniel and

Bonnie’s auto claim was settled, they said:

“Our claims rep was courteous and thorough. We appreciated working with you and believe Acuity is an outstanding company!”

We also understand that a field representative may be the only person at Acuity who customers meet, giving us a particularly important role in building customer relationships. That’s why we’re particularly proud when we receive comments such as the following from a retail store that had wind damage:

“The best interaction with an insurance company I have ever had!”

We also have countless stories of field representatives going above and beyond like Fred—sending birthday and anniversary cards, delivering groceries to a displaced family, and more—and staying connected to customers long after a claim has been closed to be sure things are still going OK. Being “Fredlike” is the foundation of great service, not just in field claims, but throughout Acuity’s claims department.

BY **BETHANI THIBODEAU,**
MANAGER - FIELD CLAIMS



PATRICK WURZER

PATRICK WURZER TAPS INTO A FAMILY TRADITION

Around late-February in central Wisconsin, daytime highs push into the mid-30s and nights are crisp and freezing. Those conditions mean the maple sap is running, and **Patrick (Pat) Wurzer** is busy collecting the sweet nectar from the trees that surround his Wausau home. Pat boils that sap down into maple syrup, continuing a family tradition that dates back generations.

"I grew up on a family farm in Elton, where my grandfather taught my dad to make syrup and my dad taught me," says Pat, Manager - Field Claims.

"As far back as my memory goes, I remember coming home from school, changing clothes, and going out to collect sap before doing chores. We'd spend most of the weekend cooking syrup with my uncles who would come up from the Appleton area," he says.

Sweet Seasons

Pat joined Acuity in 1987 after graduating from UW-Green Bay and has been here his entire career. In 1997, he moved to Wausau. Pat's second home in the area was on the Wisconsin River where his yard featured one large maple tree. He tapped that tree and used a fish cooker to make two gallons of syrup.

A few years ago, Pat bought a house with eight acres of land and hundreds of maple trees at the base of Rib Mountain. "The first year we tapped about 40 trees and cooked under a pop-up shelter. Now we tap about 70 trees and have a more permanent building to cook in," he says.

Pat and his neighbors collaborate on the seasonal task, gathering collection bags and transferring the sap into a 275-gallon storage container. When he has about 200 gallons collected, Pat fires up the cooker using wood from his property to boil off water from the sap and concentrate it into syrup. It takes about 35 gallons of raw sap to make a gallon of syrup.

"Generally, we cook for up to three days straight, and then wait until we have enough sap collected again," Pat says. He has upgraded his "sugar shack" each year, improving the building, adding tanks, and changing collection and transfer processes.

"Sometimes you might get a season that runs two weeks, sometimes you might get a six-week season—it all depends on the weather," says Pat, adding that last year he scheduled a meeting of his field claims staff at his house during the season, so they could experience the process and sample the product as well.



Bridging Generations

Pat's wife, **Sue**, teaches in the Wausau school district. Their two adult daughters, **Kelly** and **Emily**, are both grown and moved away from home, but each remembers making syrup with their grandfather and gets to enjoy the results of Pat's syrup-making, as do other family and friends.

"We give most of the syrup away. It is not a profit-making venture," Pat says. "I do it for the sake of doing it. It gets me outside earlier in the year, and it's something that helps me feel closer to my dad now that he's gone."



Industry Insider

A recent study by J.D. Power found that P&C insurers that most satisfy independent agents have the best overall financial performance and profitability. Other key findings include:

- Despite the growth of direct-to-customer sales in P&C, independent agents are still the largest and most preferred channel for consumers.
- Independent agents look for insurers with broad risk appetite.
- Huge cross-sell opportunities exist for insurers that get agency formula right.
- Fostering a trusted advisor relationship between agents and carriers leads to carriers gaining a relationship with the agent's most valued customers and potential customers.



Q. Acuity insures a lot of truckers.

Do you have an easy way to get coverages they want?

A. Yes, Acuity offers a Truckers Enhancement Endorsement.

Q&A ACUITY

Q. That's great. What's in it?

A. It includes \$10,000 of business income, which is coverage truckers need but rarely purchase.

Q. What else?

A. There is \$3,000 for electronic logging devices and \$5,000 for other electronic equipment, including computers, and \$2,500 for personal property. In total, there are over 25 coverages for truckers.

Find the Flagpole

Our February flagpole was hidden on page 5, next to the hiker. The three winners of \$100 chosen from among those who found it are:

Sally Sunderman	MBAH Insurance	Lafayette, IN
Mary Jo Norby	Johnson Insurance Services NW	Chippewa Falls, WI
Matt Nelson	American Advantage - Nelson Agency	Port Washington, WI

To enter this month's contest, find the  hidden elsewhere in this issue, then send an email with its location to contest@acuity.com by April 1, 2018. This contest is open to agency staff only.





Searching for a Job?

Headquarters

Actuarial Analyst
Building Mechanical Specialist
Director - Facilities Projects
Director - Mechanicals
Senior Systems Engineer - Security
Technical Support Analyst
Product Analyst

Non-Headquarters

Commercial Field Underwriter
Abilene, Lubbock, or Odessa, Texas
Indianapolis, Indiana
San Antonio or Austin, Texas

Field Claims Representative
Grand Rapids, Michigan
Nevada
North/South Dakota
Field Premium Auditor
Pennsylvania
Loss Control Representative
Abilene, Lubbock, or Odessa, Texas
Minnesota
North Dakota
Territory Director
Abilene, Lubbock, or Odessa, Texas
San Antonio or Austin, Texas
Property Claims Specialist
Telephone Premium Auditor

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.



THREE PROMOTED AT ACUITY

Paul Hanley is promoted to Director - Regulatory Affairs. Paul joined Acuity and Regulatory Affairs in January 2013. In his time here, he has worked on numerous projects, including researching and understanding the Federal Insurance Office role in state-run insurance, ERISA application and licensing, TRIA Reauthorization, and new state expansion. For the last two years, much of Paul's time has been spent working on Acuity's entry into Texas.

A graduate of Saint Louis University, Paul earned a bachelor's degree in business administration, majoring in international business and German. He also earned his Juris Doctor from Saint Louis University School of Law. Paul holds several insurance designations, including Chartered Property Casualty Underwriter (CPCU) and Associate in Risk Management (ARM).



Axel Rathke is promoted to Manager - Central Claims. He began his career at Acuity in April 2014 as a Senior Inside Claims Representative. Before coming to Acuity, Axel worked as a subrogation claim handler at Travelers Insurance for seven years.

Axel was born and raised in Germany and moved to the United States in 2004. He attended the University of Konstanz Law School in Germany and graduated in June 1999, earning his legal degree.



Megan Renzelmann is promoted to Manager - Business Systems. She started at Acuity in June 2012 as a Business Analyst and was promoted in January 2016 to Senior Business Analyst.

Megan graduated in 2008 from the University of Wisconsin-Green Bay with a bachelor's degree in communications with an emphasis in public relations and organizational communication and a minor in business administration and corporate communication.



ASK THE SPECIALIST

ASK CATHY

Can housekeeping really prevent injuries or property damage?

Yes! When you think of the risk management benefits of effective housekeeping, think of all the potential exposure groups. It's not just employees who are exposed to injury from poor housekeeping—customers, vendors, contractors, and others who enter the business premises are also at risk. Additionally, a clean and inviting experience creates an exceptional first impression for those who visit or patronize a business.

Housekeeping starts with a floor to ceiling inspection, looking for items that could cause injury to a person by tripping or falling or where objects are at risk of falling. Look for any areas where building damage could or has occurred. Examine both public and employee areas, such as breakrooms, restrooms, or kitchens, for cleanliness. This is also a good time to evaluate building security.

Using a checklist provides a handy reminder of housekeeping items that need to be regularly addressed. Items on a checklist could include:

- Ceilings in good condition.
Ceiling tiles square in their frames and not falling out.
No stained or damaged tiles.
- Lights in good condition with no burnt-out bulbs. No standing water or water stains in fixtures.
- No cracks, water marks, holes, or other damage to the walls.

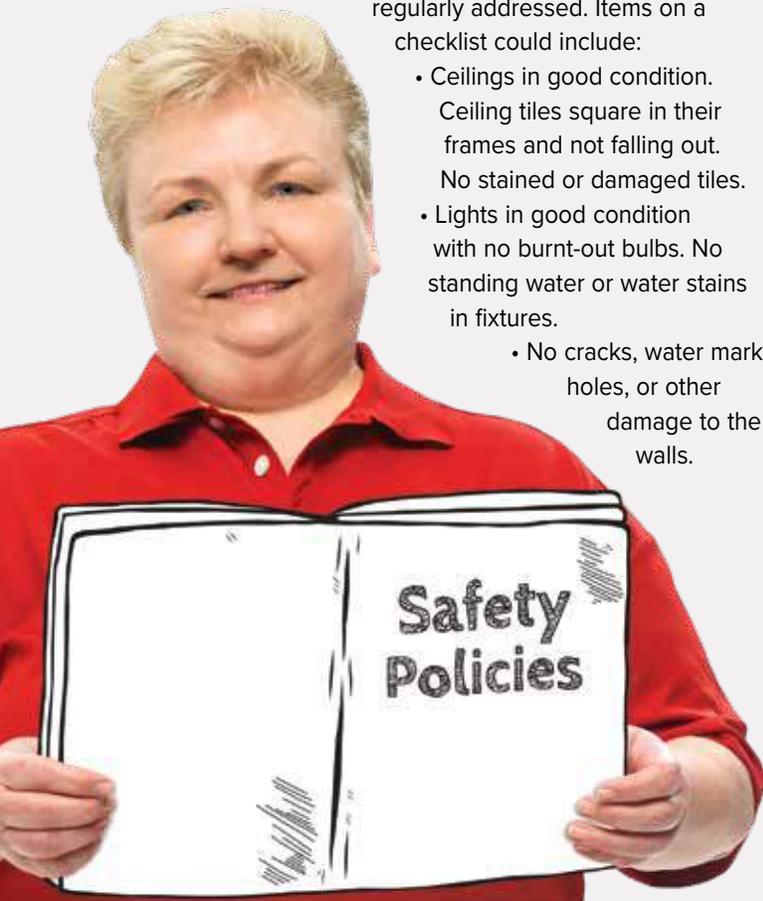
- Floors in good condition, clean, and swept, with no broken tiles or missing pieces.
- Carpet or rugs in good repair with no holes, loose strings, or lifted/wrinkled areas.
- Stairs in good condition with no loose or missing stair treads. Handrails strong, sturdy, and undamaged.
- Entrance doors in good condition and easy to operate.
- Windows in good condition with no cracked or broken glass.
- Doors and windows free of posters or other items covering them, so the interior is easily viewed by passing police patrols.
- Sidewalk and parking lot in good condition with no holes, large cracks, or other damage present.
- Ice and snow cleared, and an ice melting product used (as needed).

Other items to consider are:

- Extension cords and/or power strips are not across walkways creating trip hazards.
- Electrical cords or plugs are undamaged and power strips are not overloaded.
- Items or boxes are not stored on the floors or stairs, in aisles, or in front of exit doors, electrical panels, or fire extinguishers.
- Employee breakrooms are clean, and equipment such as coffee pots and hot plates are unplugged when not in use.
- Restrooms are clean and restroom supplies are restocked on a regular basis. Trash is emptied periodically throughout the day.

A good housekeeping program can prevent injuries to employees and customers and reduce the potential for property damage. Acuity Loss Control Representatives can help by recommending changes to improve your customers' housekeeping efforts, which not only helps manage risk, but also creates a great first impression.

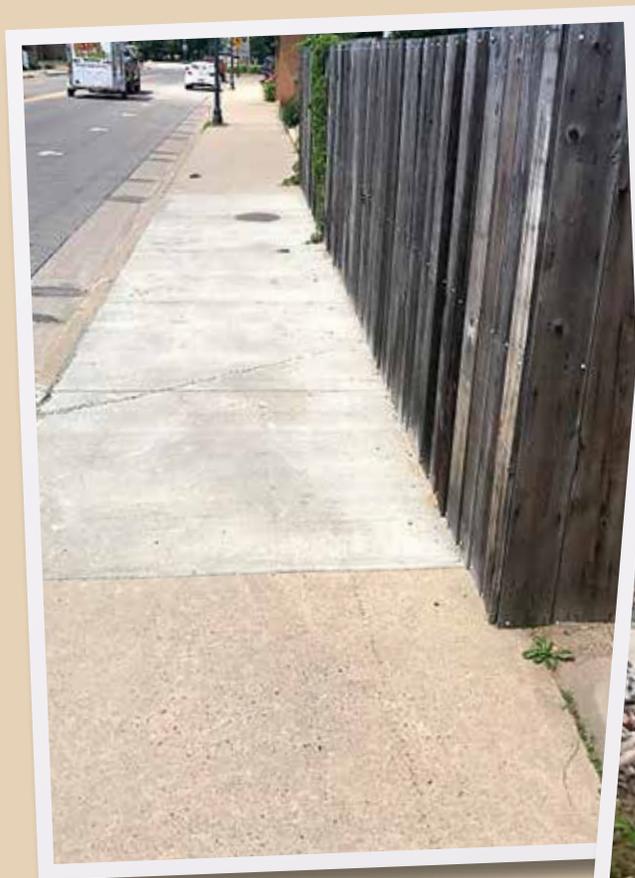
Cathy Bacher is Loss Control Specialist at Acuity.
Contact her at cathy.bacher@acuity.com.



HIDDEN HAZARD

Things are not always as they seem! The obvious hazard is the possible collapse of the sidewalk because it may be undermined by the digging of the hole, as well as pieces of concrete

dangling over the edge of the hole that could fall on someone working under them. Additionally, any trenching four feet deep or more needs to be shored up so it doesn't collapse.



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.

BRIDGET KUBERA BRINGS “GREAT STUFF” TO CUSTOMER SERVICE

Bilz Insurance President **Chuck Berger** has high praise for the customer service **Bridget Kubera** delivers to the agency’s commercial lines clients.

“Bridget brings a lot of great stuff to our agency,” he says. “She is super friendly, high energy, and very well educated. Bridget knows her customers very well and gets involved in their businesses in any way that she can. She gets the job done and then some!”

Bridget has been a Commercial Lines Account Manager at the Covington, Kentucky-based agency for five years. She has been in the insurance industry for 25 years, gaining experience that has taught her what customers value most in service.

“Customers appreciate a quick response and accurate information,” Bridget says, adding that all the staff at Bilz Insurance share a passion for service excellence. “We focus on building relationships with clients and expanding our book of business through referrals and account rounding. Achieving those goals is based on providing excellent customer service.”

Bridget will be promoted to Commercial Lines Manager later this year and is looking forward to continuing to work with her colleagues in a new capacity.

“We have a very experienced commercial lines team here, where everyone supports each other and backs each other up,” she says.

Congratulations to Bridget Kubera, an Outstanding Service Professional!



WORD OF MOUTH

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