

YAAAS!

WE MADE THE LIST!

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Forbes | 2018
AMERICA'S
BEST MID-SIZE
EMPLOYERS

POWERED BY STATISTA



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ACUITY NAMED A BEST EMPLOYER BY FORBES

Acuity is honored to be named for the first time to Forbes America's Best Mid-Size Employers list.

In collaboration with analytics firm Statista, Forbes asked 30,000 people working for U.S. employers to rate their willingness to recommend their own companies on a scale of 0 to 10. Respondents were also asked to name employers that stand out either negatively or positively within their industry. The top 500 mid-size employers—companies with 1,000 to 5,000 employees—are ranked on Forbes' list.

Employees who took part in the survey were not contacted through their employers but, rather, responded on their own through several online access channels.

"We are especially proud of being named to the Forbes list because it is a direct result of input from our employees," says **Ben Salzmnn**, President and CEO. "This isn't an award Acuity could decide to apply for—this recognition comes from people feeling so strongly about Acuity that they took the time to share their feelings on their own accord."

A Commitment to Everyone

Our commitment to being a great employer matters to both our employees and independent agents.

"Being a great employer where people enjoy the workplace and the work that they do leads to better service and lower staff turnover," Salzmnn says.

This latest honor from Forbes builds on Acuity's recognition as a great workplace, including being named:

- Employer of the Year - Insurance by the Stevie® Awards
- A top five "Coolest Offices in the U.S." from national consulting and software firm PayScale
- One of the "15 Offices You'll Wish You Worked In" by lovemoney.com
- A top 50 "Companies That Care" by PEOPLE
- A *FORTUNE* "100 Best Companies to Work For," including two times as a top three company

"Everyone at Acuity can be proud of this recognition because everyone plays a vital role in building a great workplace," says **Joan Ravanelli Miller**, General Counsel and Vice President - Human Resources "We are all committed to being a great employer, not just within the insurance industry, but across all industries and for all our employees."





Howard Rice, Senior Commercial Underwriter, 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.

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



THE 12 STRENGTHS OF ACUITY

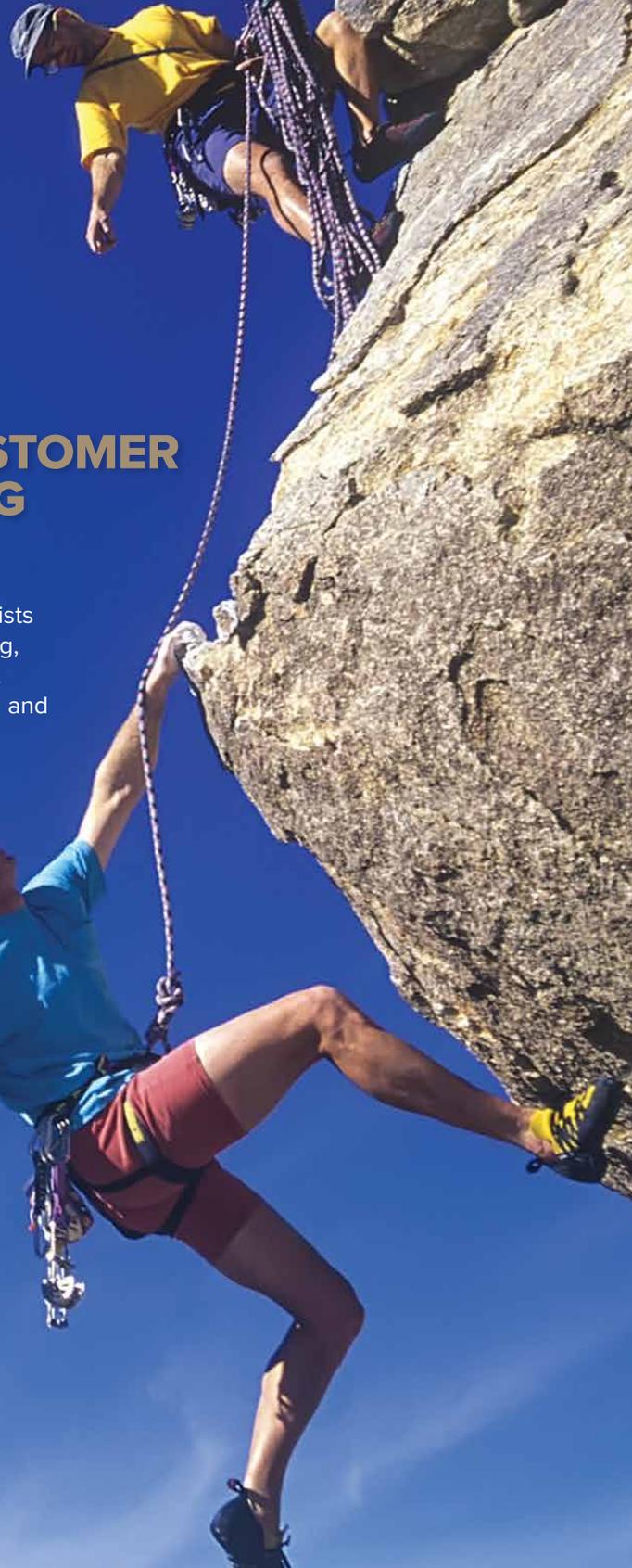
Over the coming months, this column will highlight unique strengths of Acuity that benefit you—Acuity’s agents—as well as our employees and customers.

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

#6

COMMERCIAL CUSTOMER UNDERSTANDING

Acuity’s deep understanding of commercial customers, bolstered by industry specialists for construction, retail, manufacturing, and trucking, as well as loss control, results in reduced price competition and greater customer loyalty.



FOCUS ON KANSAS CUSTOMERS, COMMUNITY CHARACTERIZES FUQUA INSURANCE

Fuqua Insurance Group makes it a point to get to know its customers. “We build relationships, whether it’s taking the time to know what’s going on in the lives of our personal lines clients or gaining a deep understanding of our commercial lines customers’ business operations,” says **Chad Fuqua**, agency Owner. “That’s been our key to growing consistently by word of mouth from the very beginning.”

“Our customers are more than just clients,” adds **Mike Dreier**, agency Partner. “We handle their insurance professionally, but very personally as well.”

Getting to know customers means meeting people where they live, work, and do business. “We see our clients out in the real world,” Chad says. “Particularly because our model is to do business in smaller communities, getting out is important and allows us to differentiate ourselves.”

The agency’s personal approach requires having the right staff on board. “We’ve hired good people who have worked with us for the long term. They excel at what they do and take a high degree of ownership in their work and how they serve our customers. That’s important because, while you can teach insurance, you can’t teach people skills,” says Chad.

Kansas History

In 1973, Chad’s father, **Larry Fuqua**, founded the agency in Hesston, Kansas, selling only financial products until 1981, when he added property and casualty. Chad came on board in 2000 after working as an insurance adjuster. Recently, Larry, nearing retirement, sold the agency to Chad. Mike became part owner of the agency in January 2018.

Today, the agency focuses on P&C insurance, and its book of business is split nearly evenly between personal and commercial lines (45/55). Over the years, Fuqua Insurance expanded geographically beyond Hesston, first in Newton and then into Lindsborg.

Doing business in smaller towns, Fuqua Insurance is a generalist in commercial lines, but it does write a large number of contractors and churches. The agency has also cultivated a strong level of community involvement and pride. Fuqua Insurance is a firm supporter of Big Brothers Big Sisters and youth sports. Everyone on staff is personally involved in different community organizations, with the agency providing employees time to volunteer.

“It’s important for us to be active members of the community. We want to make where we live a better place, and you do that by being involved,” Mike says. “Although we sponsor events, involvement to us is not just about sponsorships and donations—it’s about ‘boots on the ground’ participation.”

Growth Plans

Organic growth has primarily fueled the agency’s expansion over the past 45 years and will continue to do so.

“We just brought on a new producer in January. We will look for opportunities to continue to grow and add more account managers to assist with that. We are on a steady growth plan,” Chad says.

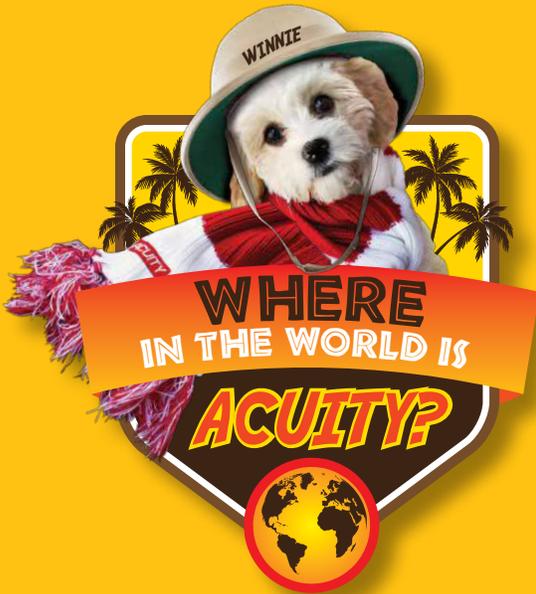
The agency achieved double-digit growth last year and is on a strong pace this year as well. Additionally, Fuqua Insurance is on the lookout for acquisitions that are a good fit for its customer-focused culture.

“We are gaining momentum, and as the industry expands we will acquire where it makes sense to do so to expand our market share,” says Mike. “We are incredibly optimistic about the future of our agency.”



Larry Fuqua, Mike Dreier, and Chad Fuqua





Marcy Chandler, Acuity Actuarial Analyst, kept warm with her Acuity scarf while visiting the Appalachian Mountains. In the background is Grandfather Mountain near Linville, North Carolina.



Tami Miles, CISR at R&R Insurance Services, Inc., wears her Acuity scarf to pose with the "Bronze Fonz" statue in downtown Milwaukee.



Acuity Programmer **Alex Dover** dons his Acuity socks on a recent dive in the waters of Grand Cayman Island.



Zerin Buchanan, Commercial Account Executive at The Hartwell Corporation, preps for a scuba trip and poses underwater with some Acuity swag.

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

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

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

ACUITY LOVES YOU!

Beginning in late March, very special deliveries of our 2017 Annual Report began arriving in agents' offices around the country. Packaged in a custom-designed, heart-shape box with over a pound of delicious chocolate, the report detailed another outstanding year of growth, profitability, and financial strength.

"As the movie line goes, 'Life is like a box of chocolates,' but with Acuity you always know what you are going to get," says **Ben Salzmann**, President and CEO. "We owe our success to our strong partnerships with independent agents, and when we say 'Acuity loves you,' we mean it."



Sweet!

Acuity delivered more than 25,000 Annual Report packages to agents and employees, each containing 41 pieces of chocolate from Saykly's Confectionery & Gifts of Escanaba, Michigan—over 1,000,000 chocolates in total! Creating that much candy required:

- Over 5 tons of chocolate
- Nearly 3 tons of Wisconsin grade AA butter
- More than 5 tons of corn syrup and over 10 tons of sugar
- 1 ½ tons of peanut butter
- 2 tons combined of almonds, filberts, and coconut



Leia Winter, pictured with her mom, Melissa, in our annual report, shows her Acuity pride.

ACUITY'S "MEN WHO COOK" EARN FAVORITE CHEF AWARD

Safe Harbor of Sheboygan is dedicated to providing advocacy, supportive services, and shelter to anyone affected by the traumatic effects of domestic violence or sexual assault. The organization's annual "Men Who Cook" event is its largest fundraiser, supporting the organization's mission.

Held at Blue Harbor Resort in Sheboygan, Men Who Cook features the culinary creations of many local men who are community members looking to make a difference—and they do. The event is attended by over 400 people each year because of the great dishes they prepare.

At this year's event, Acuity's **Tom Gast**, Manager - Personal Lines Underwriting, and his son-in-law **Robert Holzrichter**, Senior Commercial Underwriter, received the Favorite Chef award. Tom and Robert prepared a chicken and seafood paella, based on a recipe from **Ann Salzmann**.

"Rob and I had been discussing doing a jambalaya, but when we learned that no one had ever done paella, we decided to do that instead," Tom says. "I knew Ann had a good paella recipe, and it turned out to be a big hit at the event."

Cooking enough paella to be shared by hundreds of guests was a challenge. "Tom spent six hours cutting and preparing the chicken and peppers for our recipe on the Friday before the event. Both of us cooked on the day of the event from 9 a.m. until about 3 p.m.," Rob says. "I think we can both cook paella in our sleep!"

"The most important thing about the recipe is that it is a starting point—a guide, if you will. Tom and Rob took the guide and made it their own, and that's why their team was Favorite Chef," Ann says.

Acuity is a longstanding supporter of Safe Harbor and sponsored Tom and Rob at this year's event. Tom served six years on the organization's board of directors, including two years as president. He has cooked for every Men Who Cook fundraiser, and Rob joined him seven years ago.

"This year's Men Who Cook was another successful event that will help us continue our mission," says **Laura Roenitz**, Safe Harbor Executive Director. "Thank you to Tom, Rob, and everyone at Acuity, and in this community, for their dedication to supporting Safe Harbor as we work together to empower everyone to live lives free of violence."



Tom Gast (left) and Rob Holzrichter receive the Favorite Chef award from Men Who Cook committee member Shelley Horneck.



Tom (left) and Rob prepare one of several batches of their award-winning paella.



Paella ready to serve!



TOM & ROB'S AWARD-WINNING PAELLA

Makes about 8 servings.

- In a deep, nonreactive 12-inch skillet, heat oil over medium heat until very hot. Add chicken and sausage until browned, about 10 minutes. With slotted spoon, transfer chicken and sausage to a bowl.
- Reduce heat to medium. Add onion and red peppers to skillet; cook, stirring frequently with onions to soften, about 5 minutes. Stir in garlic and ground red pepper; cook 30 seconds. Add tomatoes with their juice and wine; cook, breaking up tomatoes with side of spoon, until liquid has evaporated.
- Stir in rice, water, broth, salt, saffron, thyme, chicken and sausage. Bring to a boil, then to a simmer and simmer to skillet. Heat to simmer and simmer to skillet. Reduce heat, cover and simmer 20 minutes.
- Back scallops into paella 3 minutes. Back shrimp cover and cook until throughout, about 3 or 5 minutes from heat on 5 minutes. Discard to with parsley and set.

Ingredients

- 1 tablespoon olive oil
- 1 1/2 pounds skinless, boneless chicken cut into 2-inch pieces
- 2 chorizo sausages (3 ounces each)
- 1 medium onion, finely chopped
- 1 red pepper, finely chopped
- 2 garlic cloves, finely chopped
- 1/2 teaspoon ground red pepper (cayenne)
- 1/2 cup canned tomatoes in purée
- 1/4 cup dry white wine
- 2 cups medium-grain rice
- 2 1/2 cups water
- 1 can (14 to 16 1/2 ounces) chicken broth (1 1/2 cups)
- 1 1/2 teaspoons salt
- 1/4 teaspoon loosely packed saffron threads, crumbled
- 1/2 teaspoon dried thyme
- 1/2 bay leaf
- 1 pound scallops
- 12 ounces medium shrimp, shelled and deveined
- 1/2 cup chopped fresh parsley
- lemon wedges



Want to try out Tom and Rob's recipe? Check out the enclosed card!



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.

Retail

Many retail businesses experience peak seasons—times when they may carry more than the average amount of stock for their business. For instance, at this time of year, greenhouses and nurseries are stocked full of plants they hope to sell.

As a result of seasonal increases, a business may need more coverage for its business personal property during those times. Acuity can help!

Our Bis-Pak policy will automatically increase the limit of business personal property by 25 percent during peak seasons (as long as the business carries adequate limits for its average monthly inventory).

Acuity's Bis-Pak Enhancements will also waive the 24-hour waiting period to collect business income during peak seasons. This can be invaluable if the insured makes most of its annual income during a short window of time.

BY **SONJA DEVORE**,
TERRITORY DIRECTOR



Construction

Fatalities caused by falls continue to be a leading cause of death for construction employees—and those deaths were preventable. 2018 marks the fifth year that OSHA is promoting fall hazard awareness across the country. National Safety Stand-Down Week encourages employers to talk to their employees about fall hazards and reinforce the importance of fall protection.

Activities such as toolbox talks, safety equipment inspections, developing rescue plans, or discussing job-specific hazards are examples of how employers can participate in National Safety Stand-Down Week. Any type of contractor can participate, from residential construction companies to highway construction companies. OSHA offers free training materials and suggestions for a successful meeting.

See [osha.gov/StopFallsStandDown](https://www.osha.gov/StopFallsStandDown) for highlights from past stand-downs. If your contracting customers participate, they can share their story on social media with the hashtag: **#StandDown4Safety**.

BY **AMY HUGHES**,
MANAGER - COMMERCIAL UNDERWRITING



Services

One of the hottest products on everyone's mind right now is employment practices liability insurance, commonly referred to as EPLI.

In the past year, the industry saw an uptick in EPLI claims, and it's predicted they'll keep coming. Significant media attention is given to large, high-profile suits and claims arising from termination, harassment, and discrimination, but it's also important to remember no industry or company, regardless of size, is immune to an EPLI claim.

EPLI insurance provides coverage for defense costs, settlements, and judgments in the event of a lawsuit. Acuity offers EPLI insurance for a wide range of businesses, including those with fewer than 15 employees. Be sure to check out Acuity's online brochure on Employment Practices Liability Insurance at [acuity.com/brochures](https://www.acuity.com/brochures) for information and guidance on how to use **EmployerProtection.net** to help avoid EPLI claims. With this resource readily available, selling Acuity is easier than ever!

BY **ALISON MANEGOLD**,
REGULATORY ANALYST



Trucking

Acuity understands how important truck drivers are to the nation's economy and well-being. We celebrate drivers every day and especially during Truck Driver Appreciation Week, which is September 9-15.

Last year, we introduced the Acuity National Truck Driver Appreciation Week Essay Contest, and it was a tremendous success. Therefore, we are proud to announce the Second Annual Acuity National Truck Driver Appreciation Week Essay Contest! The theme of this year's essay is, "How is the trucker in your family a hero to you or others?" The contest will include three age groupings: elementary school, middle school, and high school.

Tell your trucking clients about this contest! They may send entries via email to Thankyoudrivers@acuity.com or via mail to:

Acuity Insurance
Marketing Department
Truck Driver Appreciation Essay Contest
2800 S Taylor Drive
Sheboygan, WI 53081

All entries must be submitted online or postmarked by 11:59 p.m. July 21, 2018. For more information, including official rules, judging criteria, and prizes, visit acuity.com/contest.

BY SHANNON VAN ROO,
REGULATORY ANALYST



Manufacturing

Acuity recently attended the NEW Manufacturing Alliance Talent Risk Summit in Appleton, Wisconsin. Main topics focused on the manufacturing workforce and included employment law, talent risk management, and "upskilling."

Another area of discussion was how to retain the aging workforce. With 10,000 people turning 65 in America every day, the manufacturing industry is facing an employment crisis. Here are some ideas the Summit provided on how to retain this experienced workforce:

- Offer flexible work arrangements: consider part-time options or contract employees/consultants
- Put workers on a lighter manufacturing job
- Ask employees what they are looking for
- Offer public praise and meaningful work
- Keep lines of communication open
- Let them know they are valued
- Ask them to train younger workers
- Have them help train the people who replace them
- Ask if they are interested in joining a special retiree club who can be called upon for special projects

Acuity strives to stay up to date on relevant topics in the manufacturing industry and bring you ideas on how to improve your clients' businesses. Please consider directing your manufacturing accounts to acuity.com/manufacturing, where they can find blogs, videos, and loss control information.

BY DEIDRE RAULIN,
PRODUCT ANALYST



Personal Lines

Your personal lines customers can receive policy documents faster and cut down on paper waste by signing up for Acuity's eDelivery. All a customer needs to sign up are access to a device that can connect to the internet, a valid email address, a web browser, and software that enables them to view PDF files.

Customers have three flexible eDelivery options: receive policy documents electronically, receive bills electronically, or receive both electronically. Examples of policy documents include the declarations, policy, and vehicle ID cards. Examples of billing documents include billing statements and payment schedules. Note that some insurance policy documents are required by law to be sent in writing, so even if eDelivery is selected, there will be times when we will send paper mail as well as an electronic copy.

To sign up for eDelivery, have your customers visit acuity.com and create an account. Once logged in to Customer Care on the website, click the *Enroll in eDelivery* link. Customers can view or change their preferences by accessing their account information on the Acuity website, so they are never permanently locked in to any one delivery method. Customers may also call to request paper copies of their documents, free of charge, any time.

BY SARAH PRINSEN,
SENIOR PRODUCT ANALYST



ACUITY CONNECTIONS RUN DEEP IN SHEBOYGAN SOUTH SWIM PROGRAM

If you noticed some familiar faces at Sheboygan South High School swim and dive meets this past season, there's a reason. The boys' team Head Coach is Regulatory Analyst **Tyler Heilberger**, and its Assistant Coaches are Programmer **Jacob Clement** and Business Analyst **Margaret Harrison**.

Tyler started as an Assistant Coach at South during the 2016-2017 swim season and became Head Coach this past season. He recruited both Jacob and Margaret to join him last fall.

"The Acuity Swim Club was a great resource because I was able to connect with both Jacob and Margaret, who are part of the club," Tyler says.

A Swimming Tradition

All three coaches have deep backgrounds in competitive swimming. Tyler, a South High graduate, competed for several years before an injury sidelined him his junior year of high school. For Margaret, coaching brought her back to South High, where she swam varsity for four years, managed the boys' team for two years, and captained the girls' team in her senior year.

"I've been a swimmer my entire life. I spent my summers on Lake Geneva, and all my time was spent in the water. It has always been a natural place for me," she says.

Jacob started swimming competitively when he was just eight and ultimately went on to swim for Wheaton College as a NCAA Division III athlete.

"My passion for the sport exploded in college. I loved the college team culture, the friends that I made through the experience, the amazing coaching staff that I got to work with, and the satisfaction the sport brings as you challenge yourself to improve and rise above your competition," Jacob says.

All three also share a similar love of a sport that combines individual success with teamwork.

"I love seeing these high school boys get excited about swimming, make, reach, and break goals, come together and bond as a team, and make lifelong friends and memories," says Margaret.

"The best part about coaching is getting to know the kids and celebrate with their successes. The season gets long, but it is worth it to see how far the kids have come in three months' time," Tyler says.



Strong Future

The tragic death of a South High swimmer in 2016 created challenges for the team that continued into this past season. Seeing the team continue to recover from that tragedy and grow as swimmers, students, and individuals brings the coaching trio their greatest satisfaction.

"In swimming, winning is great to see and fast is where it's at, but I'm most proud of the effort that the kids put in at practice every day. They are a pleasure to be around, and I'm honored to work with them," Jacob says.

"Being a part of the swim team does not just make you a better swimmer—it guides these kids to be successful after high school," Tyler says. "I am proud that Margaret, Jacob, and I have been able to step in and provide a positive environment for all of these swimmers and that we've seen a great upswing this year in morale, engagement, and success. I am proud to see how far we've come, and look forward to growing into a state-performing team someday."

Margaret, Jacob, and Tyler



Industry Insider

A study of uninsured drivers by the Insurance Research Council found that:

- 13% of U.S. drivers were uninsured in 2015, compared to 12% in 2010.
- The average uninsured motorists claim is \$20,000.
- The top 5 states with the highest number of uninsured drivers are Mississippi, New Mexico, Michigan, Tennessee, and Florida.
- The top 5 states with the lowest number of uninsured drivers are Vermont, North Carolina, Massachusetts, New York, and Maine.



Q. How can my commercial customers securely upload information for their audit?

A. At acuity.com, click *Resources & Tools*, then *Premium Audit*, then *Upload*. Be sure to reference the policy number and include the auditor's name if applicable.

Q&A CUIITY

Q. How can I help customers prepare for an upcoming premium audit?

A. Acuity offers a helpful premium audit brochure at acuity.com/brochures that can be co-branded with your agency logo.

Q. The insured provided certificates for all subcontractors on the liability audit, so why is there still a charge?

A. Insured subcontractors for general liability and Bis-Pak are included in the appropriate insured subcontractor code because a potential premises exposure exists if subcontractors or their employees are injured. Also, property damage to the work of the subcontractor may be covered by our policy. Finally, the subcontractor's policy may not respond in all situations.

Find the Flagpole

Our April flagpole was hidden in one of the "Funderwriting" photos on page 8. The three winners of \$100 chosen from among those who found it are:



Charlene Sidwell	Dimond Bros Insurance LLC	Effingham, IL
Lillian Ouellette	United Insurance Ezzy Agency	Van Buren, ME
Dusty Davis	ICI	El Dorado, KS

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



DEFENDING TRUCKERS AGAINST “THE REPTILE”

In the book *Reptile: The 2009 Manual of the Plaintiff's Revolution*, authors Don Keenan and David Ball outline strategies designed to influence jurors to revert to a “reptilian” brain. The reptilian brain is the oldest part of the mind, and their strategy plays to the brain's most basic instincts, attempting to cause jurors to decide based on fear rather than the facts of the case.

This concept and the techniques outlined in this book have been used by plaintiff's attorneys over the last decade to influence jurors across the country to award large settlements, particularly from trucking companies and their insureds. The authors boast of \$7.7 billion in “reptile verdicts” and settlements as of early this year.

Plaintiff's attorneys who invoke this strategy against truckers generally focus on two primary areas: the driver and the tractor-trailer. With regard to the driver, they will look well beyond the facts of the accident and the driver's motor vehicle record, delving into his or her criminal record, medical history, licensing, and compliance, in an attempt to show the driver is unsafe or the motor carrier is negligent in hiring, instilling fear in the reptilian minds of the jury and persuading them to take strong action against the driver or carrier.

A similar method is invoked when examining the insured's vehicles. The plaintiff's attorney will look beyond the accident to examine the insured's maintenance records, focusing on even the most mundane deficiencies, regardless if those deficiencies contributed to the incident in question. The goal is to claim the insured is so negligent in maintenance that they are an inherent risk, again playing to the sense of fear in the reptilian minds of the jurors.

Plaintiff's attorneys set up the entire exercise by sending an early preservation request to the trucking company, demanding they retain an onerous number of documents and retain their vehicles for sometimes inordinate amounts of time. For one recent claim, I received a letter listing 86 separate and individual items the plaintiff's attorney was demanding our insured preserve! If these items are not retained, the trucking insured may be accused of spoliation of evidence, which can create a range of adverse results in litigation. In these cases, the insured's safety director will likely be doggedly questioned about any perceived violations during their discovery deposition.

Acuity's claims team has been trained to handle these types of trucking claims. We immediately help our insureds understand the potential implications and partner with attorneys who specialize in trucking defense to exercise all rights available to us while not forfeiting any potential defenses. Unlike many of our competitors who take a “wait and see” approach, Acuity's adjusters take a proactive approach to investigating trucking losses, which includes attention to mitigating the effects of the reptile

strategy. Our team is experienced in handling catastrophic trucking accidents and strives to always be one step ahead of the plaintiff's bar. Our goal is to provide the insured with the best defense possible.

The following tips can help you assist us in providing world-class claims service to our mutual trucking customers:

1. Turn in all trucking claims—especially catastrophic ones—as promptly as possible.
2. Advise insureds to not begin repairs on vehicles or dispose of any documentary evidence until they have spoken to an Acuity adjuster.
3. Inform customers that a letter containing preservation requests is not the same as other letters received from an attorney. They need to get this letter to their adjuster as quickly as possible.
4. Remind your insureds that their Acuity adjuster and legal team are here to help them. If there are blemishes in their compliance program, it is better for us to know the issues, so we can confront them head on, as opposed to finding out about them later in the claims process.



**BY KELLY CAVANAUGH,
MANAGER - FIELD CLAIMS**



FOCUS ON INSTRUCTION

Congratulations to several staff members who recently earned insurance designations:

Joe Balcaitis, Manager - Central Claims – Legal Principles Claim Specialist

Collin Hubertz, Commercial Underwriter – Associate in Commercial Underwriting-Management

Austin Jacobsen, Commercial Underwriter – Associate in Commercial Underwriting

Marcello Lucas, Field Claims Representative – Legal Principles Claim Specialist

Additionally, congratulations go out to those who completed insurance coursework:

Ryan Augustine, Programmer – AINS 24

Alex Collette, Programmer – AINS 24

Adam Jones, Commercial Underwriter – CPCU 551

Nate Miller, Senior Field Claims Representative – AIC 31

Andrew Siegel, Regulatory Analyst – CPCU 540

Nathan Tesch, Commercial Underwriter – CPCU 540

Kari Wachter, Commercial Underwriter – CPCU 551



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.

Dennis



No Doubt 5 Star

All my experiences with Acuity have been 5 star quality! Best insurance company I ever dealt with. Would recommend to everybody.

ASK THE SPECIALIST

ASK MIKE

What is a tier supplier?

When looking at the manufacturing business supply chain, you may hear the terms OEM and Tier 1, 2, and 3 suppliers. At the top of the list is the original equipment manufacturer (OEM). In general, the OEM's name is on the final product sold. It's their brain child—they own it, develop it, and market it.

However, OEMs might not make all the parts of a product because some parts might not represent their core strengths. For example, an automobile OEM is focused on the design, development, marketing, and assembly of a vehicle. If you buy a car, the OEM might have made the frame and the engine but sourced the brakes, airbags, electrical system, and other parts from specialists who focus on those parts. You can call them the subject matter experts (SME) on a specific part or series of parts. Those specialists are called Tier 1 suppliers.

Tier 1 suppliers have very close working relationships with OEMs and are strictly vetted by them. Tier 1 suppliers create component parts to the OEM's specifications and ship their product directly to OEM assembly lines. They are responsible for their part or subassembly even if they have added parts to it from suppliers of their own. In many cases, they are involved with product design from the onset. OEMs have different Tier 1 suppliers for different parts.

It is difficult to become a Tier 1 supplier. Once established as a Tier 1 supplier, a manufacturer must work hard to keep that place. They often need to hold industry certifications such as ISO 9001, IATF 16949, and AS9100. These certifications ensure that the Tier 1 supplier is not only meeting the OEM's requirements, but industry standards as well.

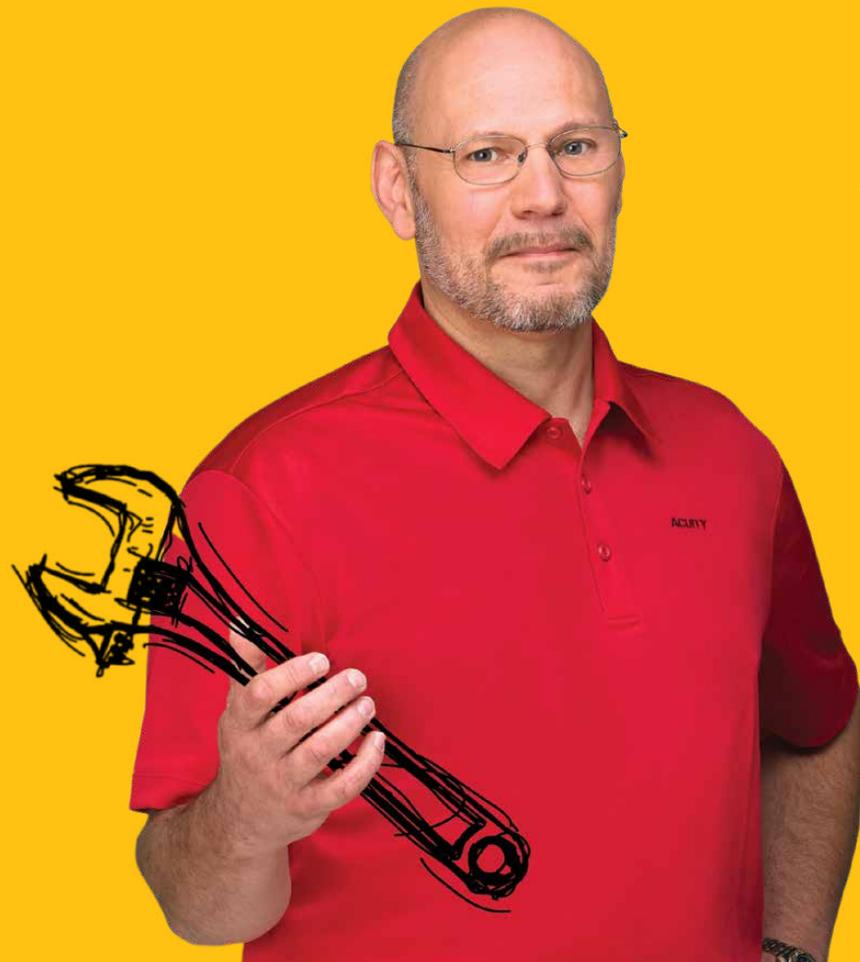
Tier 2 suppliers are further down the supply chain and typically have longstanding relationships with Tier 1 suppliers. They are not part of the design or development phase. They receive documents and prints with specifications from the OEM or Tier 1 supplier. They ship to the Tier 1 supplier, which adds the part to its component or subassembly.

The Tier 1 supplier establishes the incoming inspection process for the Tier 2 parts. The inspection process is based on qualification and certification levels of the Tier 2 supplier. The quantity and frequency are determined by the ANSI/ASQ Z1.4 and Z1.9 standard. Many times, Tier 1 suppliers use multiple Tier 2 suppliers for the same part, giving them a great deal of flexibility on price and volume.

The next level of suppliers is Tier 3, which focuses on supplying raw materials to the OEM and Tier 1 and 2 suppliers. There are cases in the aerospace, medical, electronics, automotive, and defense industries where the OEM requires all suppliers to use raw materials from only one Tier 3 supplier to ensure all materials are the same.

All levels of suppliers are important parts of the supply chain of manufacturing.

Michael Schlagenhauser is Acuity's Manufacturing Business Segment Specialist. Contact him at Mike@acuity.com.





Searching for a Job?

Headquarters

Building Mechanical Specialist
 Business Analyst
 Commercial Processor
 Commercial Underwriter
 Regulatory Analyst
 Systems Engineer - Mainframe
 Telephone Premium Auditor

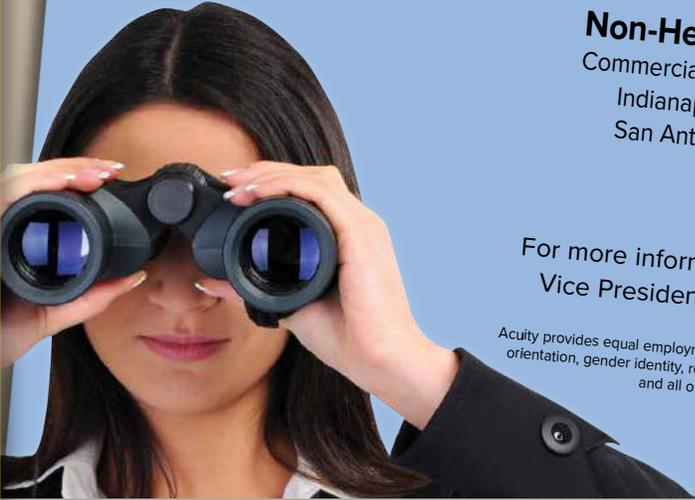
Field Claims Representative
 Michigan
 North Dakota/South Dakota
 Field Premium Auditor
 Pennsylvania
 Loss Control Representative
 Abilene, Lubbock, or Odessa, Texas
 North Dakota
 San Antonio or Austin, Texas
 Property Claims Specialist
 Denver, Colorado

Non-Headquarters

Commercial Field Underwriter
 Indianapolis, Indiana
 San Antonio or Austin, Texas

For more information, contact Joan Ravanelli Miller, General Counsel and Vice President - Human Resources, at 800.242.7666, extension 1666.

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IMPOSSIBLE INSURABLES

A SIGN OF

RISKY BUSINESS

Necessity may be the mother of invention, but it really wasn't necessary for this contractor to take a risky shortcut to get the job done. A forklift and a stack of pallets is no substitute for proper equipment!

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.



NANCY ROEMER DELIVERS SERVICE WITH A **PERSONAL TOUCH**

Personal lines customers of Ansay & Associates benefit from the expertise that **Nancy Roemer** brings to customer service.

“Nancy has a breadth of knowledge of insurance products and carriers. She takes as much time as is needed to be sure she’s educating clients on coverages they need and how to avoid gaps in coverage,” says

Audra Noack, Personal Lines Sales and

Service Team Leader. “She also does all the training of our new personal lines staff and is a tremendous asset to many areas of our agency.”

Nancy is a Personal Lines Insurance Advisor at the Port Washington, Wisconsin-based agency and has been there

for 11 years. She has also earned the AAI, AIS, CISR, and CIC designations. In her experience, Nancy has found that personalized attention is what customers appreciate most.

“We are very proactive in continually reviewing customers’ coverage, researching options in the market, and focusing on product, not price,” she says.

“We pride ourselves on calling customers before they call us.”

Nancy adds that all the staff at Ansay & Associates share a passion for service excellence.

“We have a great, experienced personal lines team,” she says. “We share ideas about how to do things even better, and I learn from them every day. It really is a great team effort.”

Congratulations to Nancy Roemer, an Outstanding Service Professional!



WORD OF **MOUTH**

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Training and coaching employees are both important tasks for manufacturers. Learn tips for employee coaching and read about other manufacturing news and information at facebook.com/acuitymanufacturing.

