

HERE FOR



CONTINUED EDUCATION
YOUR WAY

EDUCATION

WHEN U WANT IT, WHERE U WANT IT

Relevant, informative, credible, and free. Those are some of the features of the courses offered through Acuity U, but the quality that is perhaps most important to agents is convenience.

“Continuing education is essential for agents, but it never seems to be convenient. In your busy days, you don’t have time to travel to classes and seminars, so we come to you,” says **Ben Salzmänn**, President and CEO.

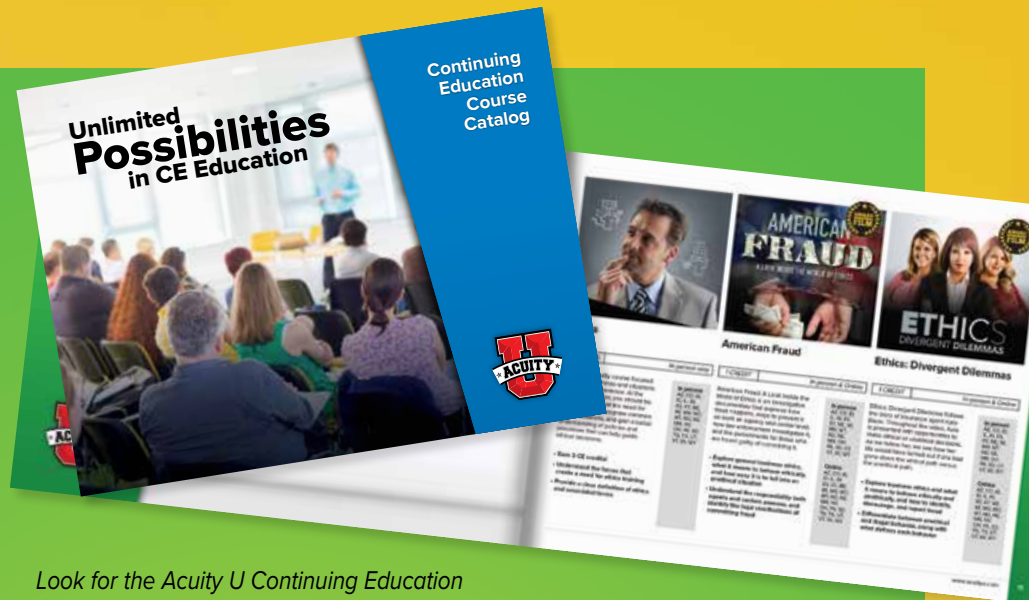
“Our goal in Acuity U is to deliver the very best, most enlightening insurance education whether you’re in your office, your home, or on the road—wherever you are and whenever you want it.”

“The philosophy of Acuity U is that education plays a vital role in helping agents provide the best service to our mutual customers. Agents can meet nearly all their CE requirements just by taking advantage of the opportunities Acuity U has to offer,” says **Wally Waldhart**, Vice President - Sales and Communications.

Acuity provides both online and in-person CE courses. Look for the Acuity U Continuing Education Course Catalog, which was recently mailed to your agency.



Acuity U is poised to award more CE credits to agents this year than ever before! Agents are on track to earn **20,000** CE credits through online courses alone in 2018, with the year's total from online and in-person projected to exceed **30,000** for the first time ever!



Look for the Acuity U Continuing Education Course Catalog, which was recently mailed to your agency.



Online Marks 25

Filming recently completed on the 25th video course in Acuity U, *Agent IQ*. What will it be about? Stay tuned to find out!

Acuity launched our first video course offering, *Anatomy of a Super Claim*, in 2013. Since then, we've rolled out courses covering numerous topics across personal lines and commercial lines, claims, ethics, and more.

The commitment to professional quality and scale of investment Acuity has made in CE videos is something no other insurance company in the nation has done for independent agents. Our fully online delivery method is unique in the marketplace as well.

"Online delivery allows agents to pursue CE credits anytime, anywhere, and on any device at absolutely no cost," says Salzmann.

In Your Office

Acuity's in-office CE courses, delivered in-person by one of our many experienced territory directors, are also a great way for agents to earn credits.

"The in-person courses of Acuity U are extremely valuable not just because of their content, but because they are taught right in agents' offices, eliminating the need for you to travel," Waldhart says.

Typically, our in-person classes are two-hour, two-credit courses. They cover a wide range of topics, including:

- Personal lines (basic and advanced)
- Commercial lines
- Commercial auto
- Commercial property
- Workers' compensation (basic and advanced)
- Additional insureds
- Construction contracts
- Ethics
- Specialty courses for contractors, manufacturers, and truckers
- And more!

Contact your territory director to schedule a class.



THE 12 STRENGTHS OF ACUITY

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

1. Deep relationship with our agents
2. Being a mutual insurer
3. Being a great workplace
4. In-house systems
5. Generalists in employee skills
6. Commercial customer understanding
7. Underwriting discipline
8. World-class claims
9. No sales goals
- 10. Cycle management**
11. Coming in October
12. Coming in November

CYCLE MANAGEMENT

#10

Cycle management has consistently produced more growth for Acuity over the long term. Acuity maintains underwriting discipline when other carriers abandon it, and we are here for agents when other carriers are running away.



CM BROWN SUCCEEDS THROUGH TRUCKING SPECIALIZATION

The philosophy of CM Brown has always been that if you're going to do something, do it well. To that end, the Missouri-based agency has been specializing in trucking insurance since its founding over 30 years ago.

"We're not a jack-of-all-trades agency. We believe that our specialization allows us to bring a depth of experience to clients that not every agency can," says **Dan Hotop**, agency President.

Building expertise in trucking has been key to the agency's growth. "In the trucking business, new business often starts with referrals, and referrals are based on your reputation," says **Gabriel (Gabe) Hotop**, Dan's son and agency Vice President. "Truckers talk to each other a lot and spread the word about who treats them right."

Driven to Serve

Dan has been on staff since CM Brown opened its doors in Perryville, Missouri, in 1984. Gabe joined the agency in 2004.

The staff at CM Brown have seen a lot of changes in the trucking industry over the years. New technology, new regulations, and an increasing amount of available data are all challenges trucking companies face. With a focus on mid-sized accounts, CM Brown believes that a key part of its mission is helping customers overcome those challenges.

"We work with a number of smaller fleets that don't have full-time safety directors on staff and don't have the resources larger companies have. We are able to consult with those firms and help them map out a safety program and strategy," says Dan.

"The trucking industry is becoming increasingly data-driven, and part of our job is to help our customers get the right information, so they can make decisions that positively impact their CSA scores and improve loss experience," Gabe says. "We work closely in conjunction with our carriers' loss control staff as well so that we are bringing a true team approach to the client."

CM Brown is also helping clients contend with the growing shortage of drivers. "We identify recruitment and retention strategies that are effective, but it is an increasingly difficult situation," Dan says. "Companies are sitting with empty trucks, but it's important to help them understand it's better to not have a truck run than it is to put a poor driver in the cab."

The staff of CM Brown are known for not just trucking expertise, but superior customer service. "Our people care about the success of our customers. When customers call, they know they will be working with somebody who is knowledgeable, takes pride in what they do, and will take the time to figure out what they need," says Gabe.

Dan adds that Acuity is a good fit for CM Brown. "Not only does Acuity have a strong focus on trucking, but they've worked with us to form a true partnership," he says. "Acuity is very good at providing a personal touch with all accounts, including smaller fleets."

Commitment to Care

CM Brown plans for steady growth, focusing on accounts in Missouri and Illinois. The agency intends to achieve its goals by continuing to build its expertise in trucking and doing what's right for the customer.

"In our conference room, we have a sign that reads, 'People don't care how much you know unless they know how much you care,'" says Dan. "We care about helping our customers thrive in the trucking industry, and that commitment will continue to be at the heart of all we do."



Gabe Hotop, Lauren Buchheit, Amanda Luckey, Dan Hotop, Robynne Duvall, Wendy Seyer, and Mike Flaker





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.

Manufacturing

Projections are that as many as two million skilled jobs will be unfilled by 2025. Apprenticeships could be a big part of the answer to this huge gap within our workforce.

In Wisconsin, Acuity is participating in the state's new Apprenticeship Credit Program. The program will offer employers a 2 percent premium credit, up to \$2,500, on their workers' compensation premium if they employ an apprentice through Wisconsin's Bureau of Apprenticeship Standards (WBAS).

The program is available to policies with effective dates of October 1, 2018, or later. Employers must provide evidence of participation in a work-based learning program administered by the WBAS for a minimum of six months. The credit does not apply to minimum premium policies and cannot reduce premium lower than the minimum. For more details on the program, visit wcrb.org or dwd.wisconsin.gov.

Although this is currently a Wisconsin-only program, it speaks to the importance of apprenticeships to manufacturing and other sectors. The United States Department of Labor (US DOL) Bureau of Apprenticeship provides tools and resources to help your manufacturing clients get started at dol.gov/apprenticeship.

BY **DEIDRE RAULIN**,
PRODUCT ANALYST



Personal Lines

Do you want to increase contingent commission, earn a potential book-roll bonus, and consolidate carriers at your agency? Then convert your personal lines business to Acuity and spend your time selling, not quoting!

Acuity's book-roll team has converted over \$36 million in written premium from such carriers as Nationwide, QBE, and MetLife.

Acuity's book-roll service offers:

- An experienced and dedicated team.
- Pre-qualified quotes.
- Easy-to-use rate comparison spreadsheets.
- Real-time access to quotes/applications.
- No down payment requirements.

Our team was established over 20 years ago and has completed book rolls for over 300 agencies—including many repeat customers. Our objective is to make the process smooth, seamless, and successful for you!

So, how do you sign up? Contact your territory director and "get the book rolling"!

BY **KELLY GODEJOHN**,
PERSONAL LINES UNDERWRITER



Trucking

National Truck Driver Appreciation Week, September 9-15, 2018, is when America takes the time to honor all professional truck drivers for their hard work and commitment in tackling one of our economy's most demanding and important jobs. To commemorate the event, Acuity sponsored an essay contest aimed at celebrating drivers nationwide. Children with family members in trucking answered the question, "How is the trucker in your family a hero to you and others?"

This is the second year Acuity has sponsored an essay contest during National Truck Driver Appreciation Week. This year, 60 entries were received—five times the number submitted last year!

The stories we heard through our essay contest showed that truckers are true heroes. To learn more about our winners, see additional details on page 11.

BY **KRISTY MITTAG**,
SENIOR INSIDE CLAIMS REPRESENTATIVE



Retail

It can happen to any business. They close shop for the night, lock up, and go home, only to come in the next day after a horrible storm to find water everywhere in the basement. Their sewer or drain could not keep up with the amount of rainfall that was coming down, and now they have a mess.

Water backup and sump overflow coverage can help! This endorsement adds coverage for damage from water that backs up or overflows from a sewer or drain or for water that overflows from a sump, even if mechanical breakdown is the cause of the sump overflow.

Of course, coverage would be specifically excluded in the event the insured failed to keep a sump pump or related equipment in proper working condition with routine maintenance. However, knowing there is coverage available in the event of a torrential downpour when the sewers and drains cannot keep up is reassuring.

Acuity loves writing small retail businesses! Don't take a chance—be sure to endorse coverage onto your customers' policies for water backup and sump overflow coverage.

BY KELLY TABER,
COMMERCIAL LINES STAFF UNDERWRITER



Services

When it comes to claims, there is no better insurance carrier to place your business with than Acuity. But don't just take our word for it—our claims service earns an incredible 96% satisfaction rating from claimants.

How do we earn these high marks? Simply put: our people. When your customer experiences a loss, Acuity's claim team will be there for them every step of the way. Starting with meaningful, same-day response when they report a claim, your customer will be provided with one point of contact throughout the claim process, ensuring the highest level of service. Their claims representative will make them a priority in their time of need.

Acuity's claims team stays current with new technologies in order to better serve customers. One of these technologies includes an online forum where customers are provided with real-time updates of their claim. Our multi-line, property and casualty adjusters can handle all aspects of a claim from start to finish. They are also extremely knowledgeable and pursue ongoing education and industry certifications.

In the unfortunate event that customers have a loss, know that we have more than 250 claims representatives strategically placed across our operating territory, ready to serve and help them rebuild, repair, and recover.

BY NICOLE WUESTENHAGEN,
CLAIMS CONSULTANT



Construction

October 7 kicks off the nationally recognized Fire Prevention Week, which creates the perfect opportunity to further discuss fire safety with your insureds. It is the responsibility of everyone on the job site to understand the necessary elements of fire safety. Each year, businesses suffer catastrophic losses due to fires that were preventable.

Simple preventive measures go a long way, such as keeping combustibles to a minimum in work areas, ensuring flammable liquids are labeled and stored in approved safety cans, and minimizing ignition sources like damaged electrical equipment, hot objects, and open flames. If a fire does erupt, it is essential to not only have the proper fire extinguishers nearby, but to ensure everybody understands how to effectively use them.

Acuity has two safety talks, Fire Extinguisher Basics and Fire Prevention Basics, that can help your insureds better understand how to prevent fires on the job. These are available through the Agent Center at **acuity.com** and make the perfect handout for a tailgate meeting. Remember, you can even co-brand these brochures with your agency logo to further advertise your expertise.

BY KYLE BIRCHBAUER,
SENIOR INSIDE CLAIMS REPRESENTATIVE



ACUITY OFFERS ACORD EDOCS AND MESSAGES DOWNLOAD

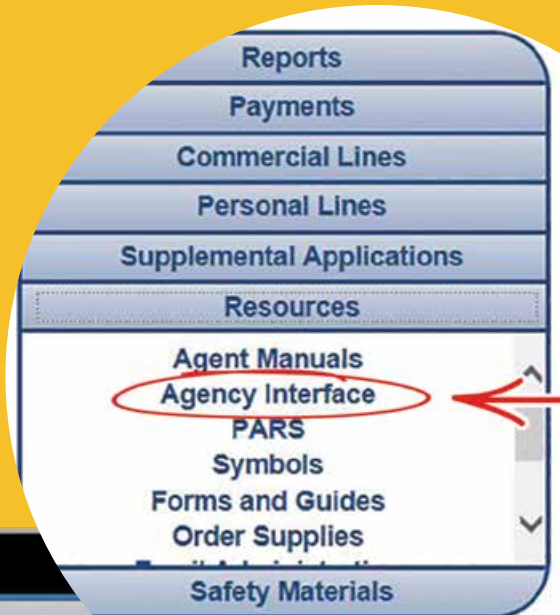
Using ACORD eDocs and messages download lets agents spend less time handling documents and more time serving customers.

By electronically receiving documents directly into their agency management system, agents avoid having to manually visit carrier websites, download attachments, and save those attachments into their system.

Acuity has long been at the forefront of agency interface and making it easy for agents to do business with us. We now offer support for ACORD eDocs and messages download, based on the capabilities of different agency management systems. You can select the types of documents that will be downloaded and change that configuration at any time.

To learn more about ACORD eDocs and messages download, visit the Agent Center at acuity.com and

select Agency Interface under the Resources tab. You can also contact the Acuity Help Desk to learn more or enable this capability for your agency.



ACUITY HEALTH CHALLENGE RAISES OVER \$12K FOR WOMEN'S AND CHILDREN'S HEALTH

The 2018 Acuity Health Challenge raised more than \$12,000 to help advance maternal and pediatric care.

In its seventh year, the Acuity Health Challenge featured a 5K or 2-mile run/walk. Over 700 participants took part in this year's event, which included a new virtual race alternative that allowed people to support the cause who could not make the event in person. A total of 78 people from 24 different states, including many agency employees, participated in this new option!

Proceeds from the 2018 Acuity Health Challenge will support the expansion of maternal and pediatric care. This includes providing families with the continuum of care, beginning with neonatology through primary and secondary care, with the goal of helping patients and their families stay close to home, as well as the creation of a maternal fetal medicine high-risk clinic, development of Sheboygan's first

NICU transport program, and expansion of pediatric specialty care, particularly for neurology, pulmonology, endocrinology, and gastrointestinal fields.

"The Acuity Health Challenge reflects our commitment to wellness and our support for the well-being of the entire community," says **Ben Salzmann**, President and CEO. "We look forward to next year's event, which we will be able to hold entirely at our headquarters thanks to the completion of a 5K fitness path on site."

Overall winners were, in the men's division, **Matthew Cooper** from Green Bay with a time of 15:33 and, in the women's division, **Gabi Anzalone** from Madison with a time of 17:19. The Health Challenge also included the Acuity Health Village, which featured vendors who volunteered their time to promote various aspects of health, wellness, and safety. On-site participants received a well-stocked goodie bag and a custom dry-wick T-shirt.



*Captain Megan and 8 Angels
from myTEAM TRIUMPH*



*Photos courtesy of Jon Waters,
Freedom Photoworks*

Gabi Anzalone



Matthew Cooper



*Runners take off at the start of the
2018 Acuity Health Challenge*

LAURA PASCOE'S LOKI HELPS CHILDREN COPE WITH CRISIS

In late 2016, **Laura Pascoe** was contacted by a coworker who knew of a golden retriever, **Loki**, that needed a good home.

"Loki's owner had multiple sclerosis and had just passed away. I already had a golden retriever, **Kramer**, but I decided to take in Loki as well," says Laura, Manager - Central Claims. She is married to **Amy Pascoe**, Senior Inside Claims Representative.

Loki's training as a service dog immediately became apparent. "Kramer had been blind since he was a puppy," says Laura. "It took a little while for Loki to acclimate to his new home, but he would help Kramer and the two got along fabulously."

A Greater Purpose

Over time, it became apparent to Laura that Loki's service training left him wanting something more.

"You could tell he was used to being more than just a pet to somebody. He would always bring things to me—the remote control, my shoes—things he was used to doing for his prior owner. He was looking for a greater purpose," she says.

Laura enrolled Loki in a local class for therapy dogs. Once he was certified, Loki and Laura began visiting nursing homes. She then reached out to Safe Harbor, a domestic abuse shelter serving Sheboygan County. Today, Loki has the official title of Child Advocate with Safe Harbor, attending group therapy sessions with children each week.

"The kids think he's one of them—part of the group," Laura says. "The kids hide, and he goes around and finds them. When they read a book, he'll lie on the floor and listen, and the kids will lie on him. He just turned 11, and they had a birthday party for him. Everybody knows him."

Loki's impact on some children has been nothing short of transformational. "There was one little girl who was emotionally distraught, standing in a corner by herself. Loki walked up and stood there and looked at her, and I told her he wanted to play. Thirty seconds later she was smiling and hugging him. It was incredible," says Laura.



Unconditional Love

Kramer passed away recently, and Laura brought another golden retriever, **Truman**, into her home. Although he's just a puppy today, Truman may have a future role as a therapy dog as well. "Goldens are big, snuggly dogs that get along wonderfully with everyone," Laura says.

Dogs of virtually any breed have the potential to be therapy animals if they are outgoing and friendly to all people, tolerant of other dogs, and non-aggressive toward other pets. If you feel your dog would be a candidate, you can find more information through Therapy Dogs International or a reputable therapy dog training program in your local area.

"It's amazing to see the impact dogs have on kids," Laura says. "You can see the smiles on their faces when they run over and give Loki a hug. The love between them is unconditional."

Loki, Laura, and Truman



ESSAY CONTEST WINNERS TELL OF **HEROISM OF TRUCKERS**

Acuity's second-annual essay contest for National Truck Driver Appreciation Week was open to youth aged 19 and under and included three age groupings for elementary, middle, and high school students. Over \$10,000 in prizes were awarded, with five winners chosen from each group. Top prizes were \$2,500 in the high school group, \$1,500 in middle school, and \$750 in elementary. To see a video of the winning entries, visit acuity.com/contest.

Contest winners are:

Elementary School

- First prize, \$750: **Brooks Dunstan**, Beloit, KS
- Second prize, \$500: **Christopher Howser**, Salisbury, MO
- Third prize, \$250: **Jack Kraemer**, Kiel, WI
- Honorable mention, \$100: **Blake Willocks**, Maryville, TN
- Honorable mention, \$100: **Hayden Pfeifer**, Mazon, IL

Middle School

- First prize, \$1,500: **Gabby Robbins**, Coalville, UT
- Second prize, \$1,000: **John Hofer**, Parker, CO
- Third prize, \$500: **Addie Hofer**, Parker, CO
- Honorable mention, \$100: **Alyssa Weber**, Allegan, MI
- Honorable mention, \$100: **LillyAnn Robbins**, Coalville, UT

High School

- First prize, \$2,500: **Gibeon Robbins**, Coalville, UT
- Second prize, \$1,500: **Meghan Brown**, Warrenton, MO
- Third prize, \$1,000: **Ashley Howser**, Salisbury, MO
- Honorable mention, \$100: **Stephanie Vaughan**, Iola, WI
- Honorable mention, \$100: **Makayla Wagner**, Osage, IA



Brooks Dunstan

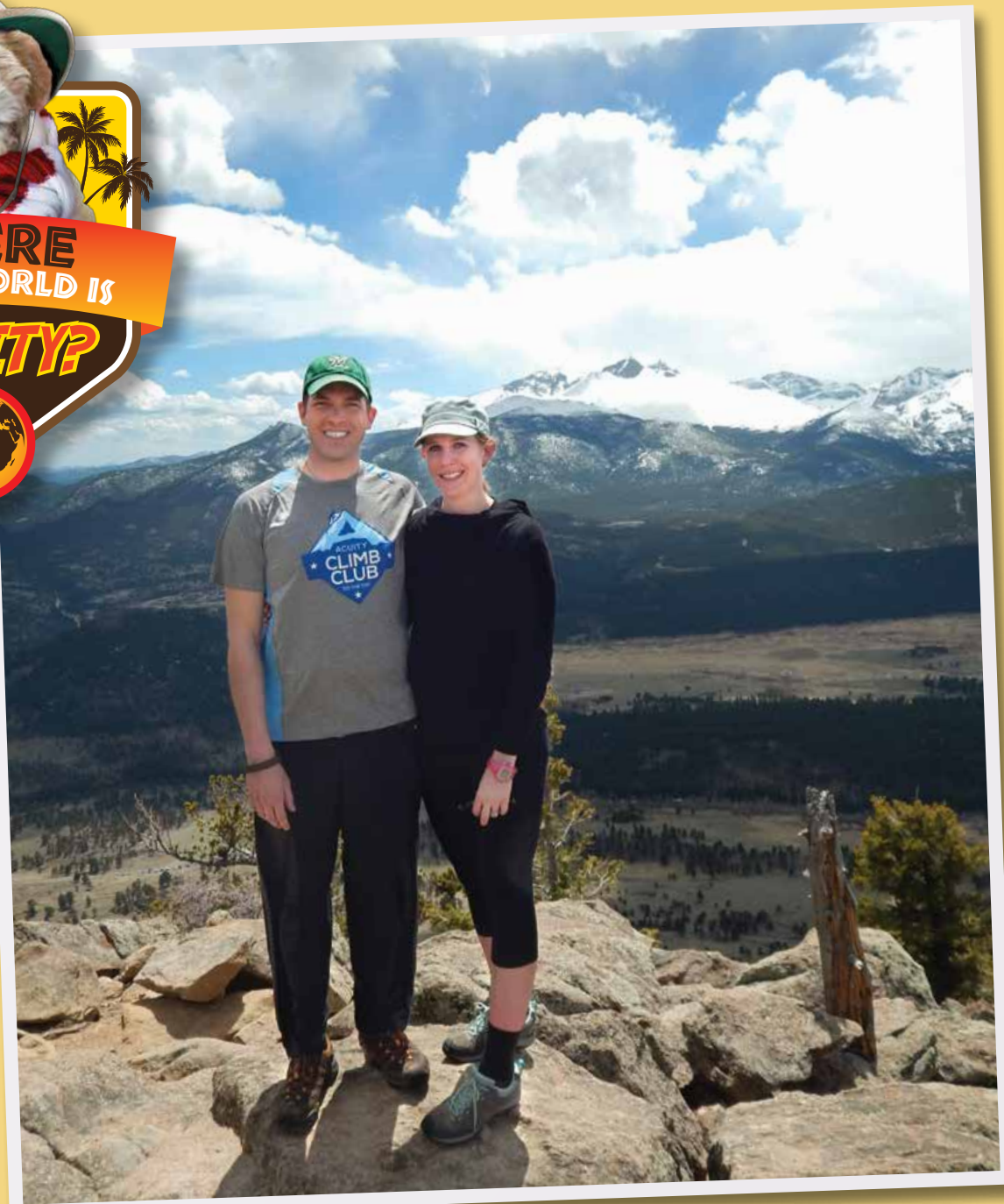


Gabby Robbins



Gibeon Robbins





Wearing his Acuity Climb Club shirt, Commercial Underwriter **Ryan Fischer** and his wife, **Dana**, pose for a picture during their “babymoon” trip to Rocky Mountain National Park in Colorado.

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 gear all around! Commercial Field Underwriter **Laura Dederling** (second from right) wears her Acuity Iron Club shirt, and wearing Acuity Climb Club shirts are (left to right) **Lisa Jones** from Western Group Inc.—Pikes Peak, Senior Commercial Underwriter **Tami Koriath**, and **Steve Blevins** from Western Group Inc.—Pikes Peak. The group climbed 2,744 stairs to the top of Manitou Incline in Colorado.

Commercial Underwriter **Kendra Rottier** (left) dons her Acuity Climb Club shirt and fellow Commercial Underwriter **Mackenzie Daines** wears her Acuity Health Challenge shirt while overlooking the Snake River in Alpine, Wyoming.





Searching for a Job?

Headquarters

Benefits Specialist
Building Mechanical Specialist
Business Analyst
Commercial Processor
Commercial Underwriter (Experienced)
Communications Specialist
Document Composition Developer
Mailroom Clerk
Programmer
Telephone Premium Auditor

Virtual Office Openings

Commercial Field Underwriter
Dallas/Fort Worth
Nebraska
Field Claims Representative
Minnesota
Field Premium Auditor
Pennsylvania
Loss Control Representative
Wisconsin
Territory Director
Pittsburgh, Pennsylvania

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.



TWO NEW MANAGERS NAMED

Abby Emerick is promoted to Manager - Commercial Underwriting. Abby started at Acuity in January 2006 as a Commercial Underwriter. She received her Chartered Property Casualty Underwriter (CPCU) designation in 2012 and was promoted to Senior Commercial Underwriter in 2013.

Abby graduated in December 2005 from the University of Wisconsin-Platteville with a degree in business administration - finance.

Amanda (Mandy) Radloff is promoted to Manager - Business Systems. Mandy joined Acuity as an Inside Claims Representative in 2003 and was promoted to Senior Inside Claims Representative four years later. In 2011, she transferred to Business Consulting as a Business Analyst on the claims team and became a Senior Business Analyst in 2015.

Mandy has positively influenced numerous deliverables, including helping to spearhead claims predictive analytics for both workers' compensation and auto. She graduated summa cum laude from Lakeland College with a bachelor's degree in music.



Abby Emerick



Amanda (Mandy) Radloff

Industry Insider

A study by the National Institutes of Health found that teenage drivers are:

- Eight times more likely to be involved in a collision or near miss during the first 3 months after getting a driver's license, compared to the previous 3 months on a learner's permit.
- Four times more likely to engage in risky behaviors such as rapid acceleration, sudden braking, and hard turns.



Q. A few years ago, we heard the commercial auto combined ratio was expected to be around 108 for the next couple years. How did that turn out?

A. It turns out that the prediction was low. The industry's commercial auto combined ratio was over 110 the past two years and is forecast to be over 111 this year.

Q&A CUIITY

Q. How are carriers responding?

A. More carriers are exiting truckers and large-exposure commercial auto insurance.

Q. What about Acuity?

A. Acuity's underwriting discipline means we provide stability for you and your insureds in commercial auto, particularly with our focus on the trucking segment.

ACUITY ENTERS NEW HAMPSHIRE

Acuity began writing commercial insurance in New Hampshire effective September 10 and is appointing independent agents in the state. This is welcome news for independent agents seeking a competitive, viable, and stable insurance market for New Hampshire businesses.

"Agents need the resources of carriers that have the proven ability to meet their commitments," says President and CEO **Ben Salzmann**. "Acuity brings to New Hampshire a history of over 90 years of doing business with independent agents and a deep experience in commercial lines."

"Having a market resource with the strength, stability, and consistency of Acuity will be important to independent agents throughout New Hampshire and surrounding states," says **Brian Little**, Acuity Territory Director for New Hampshire, Vermont, and Maine.

MEET OUR LARGE PROPERTY LOSS TEAM

Everyone who works in claims at Acuity shares a common mission: to rebuild shattered lives and businesses when disaster strikes. Our people really do make the difference throughout Acuity's claims department, and nowhere is that more evident than in handling large property losses, where experience is critical.

In this month's Claims Corner, I want to introduce you to Acuity's four Property Claims Specialists and share some of their special claims experiences. Our specialists have nearly 30 years experience each and travel across our 27 states, bringing their expertise to large claims.



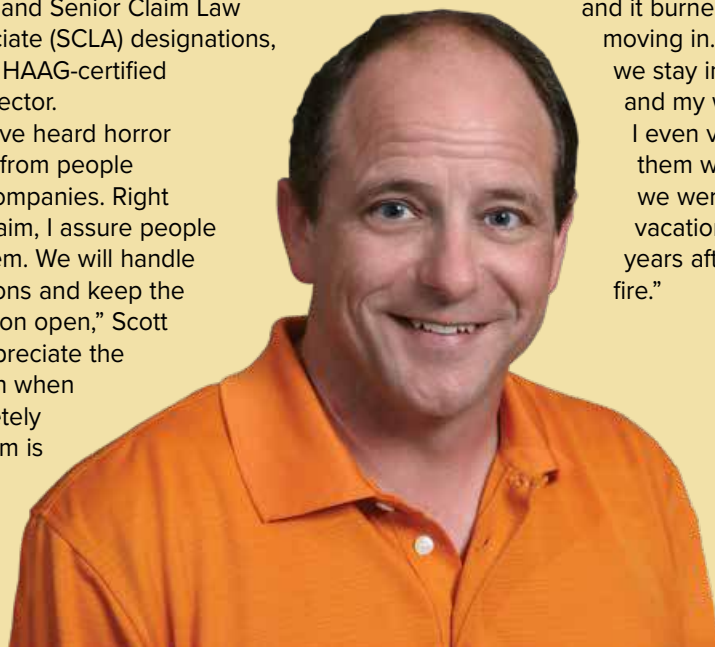
Shaun Armstrong has been with Acuity for 29 years. He lives in Cave Creek, Arizona, and, like his fellow specialists, handles claims in all states where we write business. Shaun has a bachelor's degree in communication from Bowling Green State University and holds the Associate in Claims (AIC) designation. He is a HAAG-certified roofing inspector.

"When I go out on a new claim and I meet our homeowner or business owner, we start the meeting with a formal handshake. Yet, often, by the end of the claim, we part with a hug, knowing that we have each impacted the other's life in a very positive way," Shaun says. "I still get Christmas cards from people that I handled claims for 10-plus years ago. That says to me that we are delivering on our policy promise."



Scott Wittliff has been with Acuity for over 3 years and has 32 years of experience in the industry. He has a bachelor's degree in real estate and urban development from UW-Milwaukee, holds the AIC and Senior Claim Law Associate (SCLA) designations, and is a HAAG-certified roofing inspector.

"Many people have heard horror stories about claims from people insured with other companies. Right from the start of a claim, I assure people Acuity is here for them. We will handle any issues or questions and keep the lines of communication open," Scott says. "I definitely appreciate the feeling of satisfaction when an insured is completely happy after their claim is closed."



Paul Georgescu joined Acuity 5 years ago and has 32 years of industry experience. He lives in Carmel, Indiana, and earned his bachelor's degree in communications from Purdue University. Paul also holds the AIC and Property Claim Law Specialist (PCLS) designations and is a HAAG-certified roofing inspector. Paul is FAA-licensed as one of Acuity's drone pilots and was instrumental in getting our drone program off the ground.



"I especially enjoy working with businesses. Each is run in a unique manner, but each industry has common characteristics," says Paul. "It's a rewarding challenge to help each business assess their damages and put a plan in place to continue business operations during a claim."

Brad Weger has been with Acuity for 15 years and has 30 years of industry experience. He lives in Wausau, Wisconsin, and earned a bachelor's degree in business administration from UW-Whitewater. He also holds the AIC designation, is a HAAG-certified roofing inspector, and completed property estimating training from Vale Training in Dallas. Brad is also one of Acuity's drone pilots.

"It's rewarding knowing you helped someone in a time of need," Brad says. "Many customers and I have become friends, and we keep in touch. In one particular case, a retired couple had just bought their dream home, and it burned as they were moving in. To this day, we stay in contact, and my wife and I even visited them while we were on vacation many years after the fire."



BY **MARTY JAEGER**,
MANAGER - PROPERTY AND AUTO CLAIMS



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.

Doug



They make the effort...

They make the effort to learn your business and understand your needs. They are there when you have a problem and work with you to make sure it doesn't happen again.

FOCUS ON INSTRUCTION

Congratulations to staff members who have earned industry designations and completed insurance coursework:

Marcello Lucas, Field Claims Representative – Senior Claim Law Associate (SCLA) designation

Nathan Simons, Commercial Underwriter – Associate in Risk Management (ARM) designation

Nicole Wuestenhagen, Claims Consultant – Casualty Claim Law Associate (CCLA) and Property Claim Law Associate (PCLA) designations

Peter Thielmann, Systems Engineer – AINS 24 course



ASK THE SPECIALIST

ASK AARON

What does “retail” mean at Acuity?

Recently, Acuity transitioned from using the term “mercantile” to “retail” when referring to this area of market focus. Mercantile is a dated term that no longer applies to the industry segment. Retail is an important market for Acuity, so it is important to align our terminology to that of the businesses we support.

Currently, more than 12,000 companies across the spectrum of the retail industry trust us for their insurance needs. When we look at this diverse market, we generally think of retailers in three main categories:

- **Distributors and wholesalers.** This category includes businesses such as building supply companies, plumbing or electrical equipment retailers that sell directly to large contractors but also have stores for smaller contractors and the general public, and food and beverage distributors. To help us serve and support all these types of retailers, we are active members

of several key associations, including the North American Building Material Distribution Association (NBMDA) and FaB Wisconsin, the state’s food and beverage industry cluster organization. I currently sit on the FaB Wisconsin leadership council.

- **Retail stores.** Although there are many different types of retail stores, we see a lot of apparel and accessory stores, furniture stores, home furnishing retailers, and equipment stores, as well as more general retail businesses such as music stores, paper and gift stores, hardware stores, and so much more. We support our customers by being active members of associations such as the National Retail Federation (NRF) and the North American Retail Hardware Association (NRHA), which allows us to hone our expertise and obtain information on retail trends we can share with our customers.
- **Food stores and restaurants.** We combine food stores and restaurants into one category because the line between them continues to blur. More restaurants are incorporating small grocery shops into their businesses, and grocery stores are adding small restaurants/cafes. To support these business types, we are members of several state grocery and restaurant associations as well as the National Restaurant Association, the National Grocers Association, and the Food Marketing Institute.

Although all these business types fall under the retail umbrella, each has its own unique priorities and faces its own challenges. We understand this and provide specially tailored coverages to meet their needs, including Bis-Pak® Retail, Bis-Pak® Wholesale, and Bis-Pak® Restaurant, as well as our Acuity discount package for retail.

In addition to providing industry-specific insurance products and support, Acuity also has a Customer Focus Team for retail. This cross-functional team engages with the retail industry on an ongoing basis and attends events and conferences. The team then uses this information to formulate content and offer suggestions on what is needed to proactively support retail business.

We also support these diverse business types by providing industry-specific brochures and other materials that are designed to clarify and simplify insurance situations retailers face. These brochures include coverage benefits, safety materials, and communication tools that support risk management.

As you can see, Acuity is truly focused on retail!


Aaron Stamm is Acuity’s Retail Specialist.
Reach him at aaron.stamm@acuity.com.



Find the Flagpole

Our August flagpole was hidden in the “Impossible Insurables” photo on page 23. The three winners of \$100 chosen from among those who found it are:

Marsha Hattel	HUB International Mountain States	Kalispell, MT
Amanda Jagielo	Robertson Ryan & Associates	Waukesha, WI
Victoria Torres	Meyers Agency	Bridgeport, TX

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

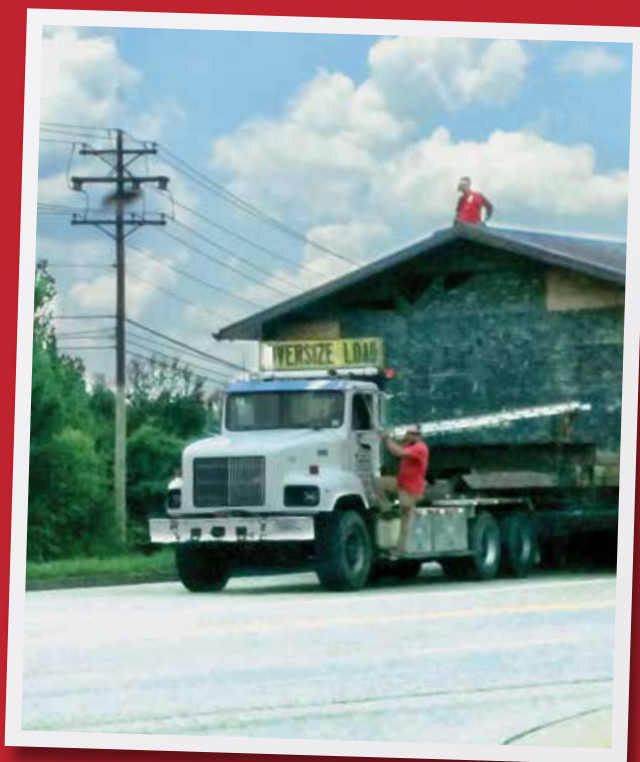


IMPOSSIBLE INSURABLES

A RISKY RIDE

From the unsecured worker riding atop the roof to the one hanging from the driver’s door, this building-moving expedition is certainly a risky ride! Astute observers will also note the truck is missing flashers and warning lights required for transporting this oversized cargo.

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.



JENNI MORELAND BUILDS RELATIONSHIPS BETWEEN **CLIENT, CARRIER, AND AGENCY**

As Marketing Coordinator - Small Business Insurance, **Jennifer (Jenni) Moreland** is instrumental in helping ONI Risk Partners successfully write new business.

"Since joining us, Jenni has helped elevate our ability to win more small business across our footprint," says **Tim Bender**, Chief Operating Officer.

Jenni joined the Indianapolis-based agency a year ago and has 18 years experience in commercial insurance marketing. She holds the Certified Insurance Counselor (CIC) designation and says the key to outstanding

service is to focus on doing what's right for the customer, carrier, and agency.

"It's a bit of a juggling act," she says. "You have to be able to balance everything to build good relationships—providing the producer with a competitive quote, providing underwriters the information they need, and providing good coverage to customers."

Jenni says that a quick turnaround time is also important to small business. "You have to know the market in order to find the right fit for a client quickly and provide fast service," she explains.

Congratulations to Jenni Moreland, an Outstanding Service Professional!



WORD OF **MOUTH**

facebook

Agents know having renters insurance is important. Learn tips you can share with your apartment-dwelling clients and other important information at facebook.com/AcuityInsuranceCompany.

