



INFOCUS
2019 ISSUE 11

FOCUSED ON YOU



NEW AGENT FOCUS
TEAM AT ACUITY



SHOW US YOUR HEART

Submit your **community service story** for a chance to be recognized!

At Acuity, we care about the community and we know our agents do too. Tell us what you're doing to make your community a better place to live for a chance to be featured in our *Infocus* newsletter and on social media! Learn more at acuity.com/communityservice.

TELL US YOUR STORY

Email your submission to communityservice@acuity.com and include the following:

- Your name and agency
- A brief summary of the community service provided or impact on the community
- A photo showing you or your agency in action

Keep in mind that all recognizable people will need to agree to a photo release if your story is chosen.

President and CEO Ben Salzmann and his wife, Ann.

ACUITY'S HEART IN ACTION

Do you know why Acuity has a Ferris wheel at its headquarters? The Acuity Charity Wheel, as it's known, is used for special events and community fundraising. It also represents the charitable contributions Acuity makes to local, state, and national organizations.

In 2019, Acuity donated \$2.5 million to Aurora Health Care to support the construction of a new neonatal intensive care unit, pediatric unit, and birthing center in a hospital near the city of Sheboygan, WI.



WE WANT TO HEAR FROM YOU!

Do you have ideas for how we can enhance our relationships with independent agents? Send them to agentfocus@acuity.com.



Back (left to right)

Timothy Klinkner, Manager - Field Claims
Deborah Bates, Manager - Commercial Underwriting
Alissa Burgos, General Manager - Commercial Underwriting
Jennifer Raml, Manager - Services
Andrea Wichlacz, Manager - Services
Troy Magill, Senior Loss Control Representative
Nancy Schulz, Director - Managed Care
Bob Wagner, Territory Director
Marci Gubbels, Senior Commercial Field Underwriter
Beth Dever, Branding Specialist

Front (left to right)

Carla Burns, Senior Personal Lines Underwriter
Danni Norlander, Manager - Premium Audit
Diana Torres, Senior Inside Claims Representative
Stephanie Schreiber, General Manager - Commercial Underwriting
Wally Waldhart, Vice President - Sales & Communications
Michelle Gartman, Manager - Services
Randy Nitsch, Senior Commercial Underwriter
Gen Mervyn, Manager - Services
Tim Wiverstad, Communications Specialist
Lori Kelly, Manager - Services





HELP US GET TO KNOW YOU

If you haven't already, please log on to our website and complete the agent profile. The information gained will help us understand and build our focus around you.



NEW TEAM FOCUSES ON DELIGHTING INDEPENDENT AGENTS

How much does Acuity love agents? So much that we've created an Agent Focus Team devoted entirely to making sure we show how much we appreciate you!

"We are committed to elevating our relationships with agents," says **Ben Salzmnn**, President and CEO. "Even though we've been named a Five-Star Carrier for agents by Insurance Business America, even though we were selected as the PIA National Company of the Year, we are not going to rest on our laurels. We will never stop looking for more ways to grow with agents and to show our commitment to our mutual success."

"Our Agent Focus Team is committed to understanding what agents go through every day," says **Stephanie Schreiber**, General Manager - Commercial Underwriting. "Our goal is to secure an unshakable trust by supporting agents' own mission, helping agents be the expert, and building powerful relationships."

The team's mission:

- **Develop empathy for our agents.** Our agents are an extension of us. We need to put ourselves in your shoes in order to best serve you.
- **Put emotion in our interactions.** It is often said that people will forget what you said, people will forget what you did, but people will never forget how you made them feel. We want our agents to feel loved by us.
- **Find ways to enhance our relationships with agents.** We believe it's critical to have strong relationships with our agents. With strong human connections, the true value of insurance can be seen and felt.
- **Look for ways to further support our agents.** The agent's role is to serve their customers. We want our processes, our people, and our tools to be committed to ensuring you have everything you need to secure your customers' confidence.

We've been working to assess where we currently excel, where we can improve, and to generate ideas to support our mission.

"Independent agents are at the heart of everything Acuity has achieved," Salzmnn says. "We are incredibly thankful for you!"



ROSIE ROBINSON

ROSIE ROBINSON WON'T LET DISABILITY KEEP HER OFF THE ICE

When it comes to sports, **Rosie Robinson** has never been afraid of getting a little physical. From high school through her early adult life, she played center in hockey—on both women's and men's teams—as well as linebacker in football.

However, after a helmet-to-helmet hit required Rosie to undergo brain surgery, contact sports were out of the question. She feared she would no longer be able to play either of the games she loved until she read an article about sled hockey.

"I jumped at the chance to get back on the ice," says Rosie, who is a Claims Call Center Representative at our headquarters. However, the initial experience left her more frustrated than fulfilled.

"When I first tried sled hockey playing center, I hated it because I compared it to the way I used to play and it felt so different," she recalls. "However, I switched to goalie, where I had no previous experience to compare to, and it was immediately a lot of fun."

Adaptive Sports

Sled hockey was invented at a Stockholm, Sweden, rehabilitation center in the early 1960s by a group of players who, despite their physical disability, wanted to continue playing hockey. Sled hockey follows most typical ice hockey rules. The primary difference is equipment.

"Rather than standing on skates, we sit in a plastic sled on a metal frame that has blades on the bottom. Players

use two sticks instead of one, with picks on the heels to help propel themselves. Goalies attach the bottom of a track shoe to their gloves in order to provide traction on the ice," Rosie says. She also wears a custom goalie helmet with added padding for extra protection.

For the past two years, Rosie has been playing for the WASA (Wisconsin Adaptive Sports Association) Admirals, based in Milwaukee. The team travels throughout Wisconsin and Illinois to play during its season, which runs September through April, and also participates in the Hockey Sled National Championship tournament, held in a different state each year in April.

After her first season with the Admirals, Rosie's play impressed coaches so much that she was nominated to attend the USA Hockey development camp and then tried out for the U.S. Women's Development Sled Hockey Team. She was selected for the 2018-19 team and has earned a roster spot for the 2019-20 season as well. The team plays against all-star teams in different states and culminates its season with a series against Canada. Last year's series was played in Minnesota, and this year's will be held in Vancouver.

"Being on the USA Hockey team is a lot of fun," Rosie says. "You get to travel to a lot of different places and work with a number of great, high-level coaches."

Breaking Barriers

For Rosie, sled hockey opened the door to a sport that she thought was no longer an option. In addition to the personal enjoyment she gains from the sport, she enjoys helping others discover that they don't need to be limited by a physical disability.

"I particularly enjoy being part of camps where we get to coach and work with younger kids and teach them about sled hockey," Rosie says. "It's fun to see them discover the things that they didn't think they could do."



Rosie Robinson earned a roster spot on the U.S. Women's Development Sled Hockey Team

WITH ACUITY'S HELP, THE WILSON FAMILY PAYS IT FORWARD

March 9, 2018, is a day that Acuity policyholders **Matt** and **Leigh Ann Wilson** will never forget. Matt was driving up I-83 and Leigh Ann was at home. The Pennsylvania couple were talking over the phone when suddenly there was a loud crash, then silence. A pickup truck had rear-ended Matt's car, knocking him unconscious.

A medevac helicopter flew Matt to Hershey Medical Center, where doctors treated him for whiplash and a brain bleed. After months of physical, occupational, and speech therapy, he made a full recovery and returned to work. However, the Wilsons were still faced with significant costs related to the accident and a slow-acting insurance company that covered the at-fault truck driver.

"Frankly, the other insurance company was a disaster," Leigh Ann says. "The adjuster never returned our calls and we were getting extremely frustrated to the point of retaining a lawyer."

That's when Senior Field Claims Representative **Craig Clifton** stepped in. He helped the Wilsons work with the other insurer while quickly and fairly handling the couple's underinsured motorist (UIM) claim on their Acuity auto policy.

"Craig was so knowledgeable about the process and counseled us on how to get the other insurance company to finally move along," Leigh Ann says. "He handled in weeks or days what we had been waiting on for months with the other company. He was very responsive to our needs and the process."

Giving Back

For years, the Wilsons had donated their time and money to various causes, including giving to the United Way of York County. In 2019, the Wilsons became two of the youngest members of the Alexis de Tocqueville Society—the highest level of giving, for donors who contribute \$10,000 and above.

Because they were able to afford their hospital bills and Matt's employer, UPMC Pinnacle, kept him on the payroll, the Wilsons decided to continue their tradition

of giving back. Using part of their insurance settlement, they established an endowment at the UPMC Pinnacle Foundation called "The Brain Matters," which helps those suffering with brain injuries cover hospital bills. Additionally, they funded a continuing "Life Is Short" scholarship at Juniata College, their alma mater, for students who lost a parent, a nod to Leigh Ann who lost her mother to colon cancer when Leigh Ann was 21.

"Although we could have used the money personally, we wanted to use it instead for something that would benefit others who weren't so fortunate," says Matt.

Mission of Care

Craig views his difference-making claims service as just one of the countless stories of customer care that Acuity claims representatives create every day.

"It's our mission at Acuity to help rebuild shattered lives," Craig says. "It's wonderful that not only could we help the Wilsons do just that, but also see them pay it forward to help others coping with serious, life-altering injuries."

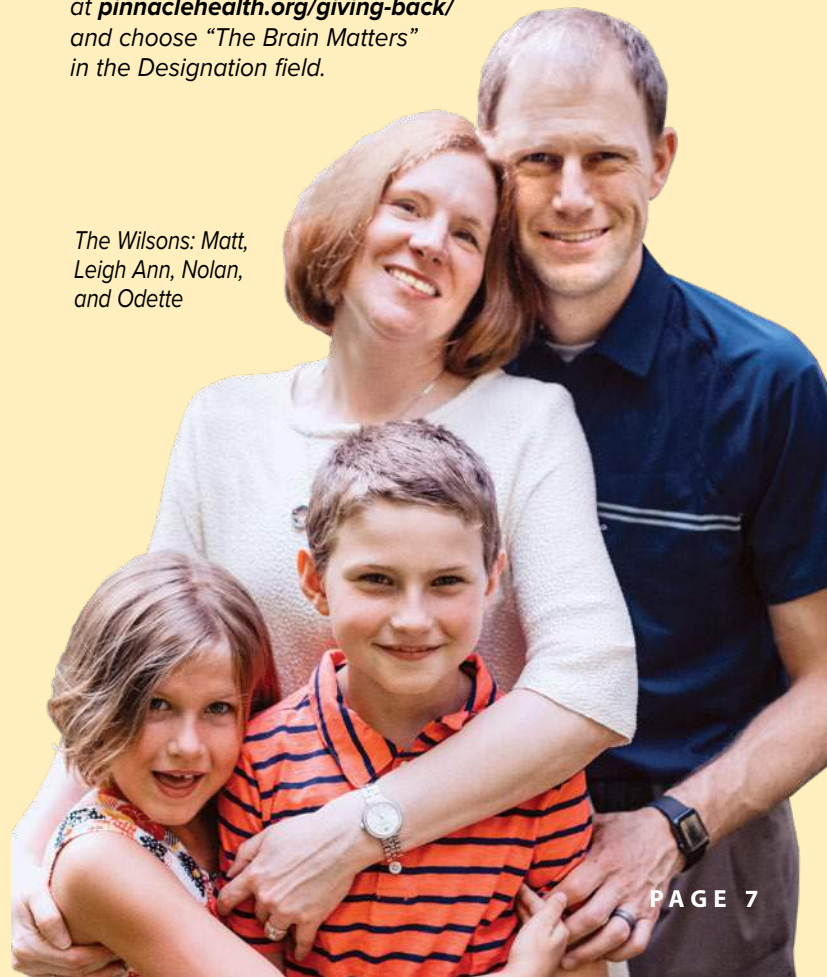
"Fortunately, our lives were not totally shattered, but they were certainly shaken to the core," Leigh Ann says. "What Craig and Acuity did will never be lost on our family."

To help support the endowment, click "Give Back" at pinnaclehealth.org/giving-back/ and choose "The Brain Matters" in the Designation field.



Senior Field Claims Representative
Craig Clifton

The Wilsons: Matt,
Leigh Ann, Nolan,
and Odette





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

A product can be recalled for a variety of reasons, including contamination, faulty materials, or faulty design. This makes Product Withdrawal coverage an important protection for any manufacturing client to cover the cost of their recall expenses or third-party liabilities associated with a recall.

Product Withdrawal coverage can provide first-party coverage to replace, repair, or repurchase a product, notify customers of a recall, pay overtime to employees, and cover transportation, shipping, and disposal costs. Coverage can also be provided to cover similar costs incurred by a third-party where the insured is liable.

Product Withdrawal is offered with a variety of limits up to \$1,000,000 across a large array of products to fit the needs of the insured. Acuity has the coverages necessary to protect your manufacturing clients!

BY JOE TIMMERMAN,
SENIOR COMMERCIAL LINES CONSULTANT



Retail

With the National Retail Federation forecasting that the 2019 holiday season will generate nearly \$3.8 trillion in sales, many retail businesses are increasing their stock and receiving large orders to fill. Retailers may not recognize that these temporary merchandise increases can increase their business personal property limit above policy limits and, should a loss happen, they may not have adequate coverage.

Acuity's Peak Season coverage can help mitigate that loss. Peak Season coverage increases the business personal property limit during a set time frame, such as the holidays, without needing to carry a higher limit year-round.

Coverage can increase up to 25% during peak season. Coverage is customizable, so a business can work around its peak and busy seasons to ensure it is adequately insured year-round.

BY EMILY GAMB,
REGULATORY ANALYST



Personal Lines

Acuity recently upgraded our popular homeowners Guaranteed Replacement Cost Endorsement to add a cash-out option. We recognize that not everyone may want to choose to rebuild the same house at the same location after a total loss. For example:

- An empty-nest couple might choose to downsize; or
- A policyholder losing their home to a wildfire might choose to build elsewhere to reduce the risk of future wildfire damage.

After a qualifying loss, this endorsement gives the policyholder two choices:

1. If the dwelling loss is greater than the Coverage A limit, the insured can select the Guaranteed Replacement Cost Loss Settlement Option. If this option is selected, we will pay the current replacement cost of the dwelling;
2. If the cost to repair the dwelling damage exceeds 80% of Coverage A, the insured can select the Cash-out Loss Settlement Option. If this option is selected, we will pay the Coverage A limit.

Because Acuity broadened the coverage options under this endorsement without changing premium, the homeowners policy liberalization clause applies. This means that all existing policies with the Guaranteed Replacement Cost Endorsement now include the cash-out option!

BY BOB HERTEL,
DIRECTOR - PRODUCT DEVELOPMENT



Services

Providing meaningful, high-quality loss control service to help customers is a top goal for Acuity's loss control department. Whether a business is large or small, our desire to exceed customer expectations is paramount.

The loss control process begins at the quoting stage to thoroughly evaluate the important and often unique loss exposures of each prospective insured's operation and assess the level of control measures in place to help prevent incidents from occurring. Obtaining this critical information enables Acuity's underwriters to properly rate each potential insured and helps loss control plan for future services that may be needed to aid in improving the customer's safety programs and practices.

For the quoting process to be successful when a loss control survey is needed, the role of our independent agents is strongly valued and cannot be overstated. We rely on our agents to provide the necessary loss control survey contacts, sufficiently prepare the prospective customer in advance of the visit, and attend the survey if desired to help facilitate the meeting. A smooth and favorable quote outcome is much more likely with effective agency assistance.

After a new account is written, a service plan can be developed to meet specific customer needs. Acuity's 50+ loss control representatives are just a phone call or email away to provide valuable services for all lines of coverages. Four industry consultants are also available for customer and agency assistance in the following industries: trucking, construction/contracting, retail, and manufacturing.

Acuity wants to utilize our strong loss control and consultant expertise to help our agents and insured customers control risk and achieve business success by taking full advantage of our free value-added services. Many thanks go out to our wonderful independent agents!

Construction

Evaluating the safety performance of an account can be difficult. Most times, we rely on lagging indicators to do this. Lagging indicators measure the occurrence and frequency of events that have occurred in the past, such as the number or rate of injuries, and are known by names such as injury rate, days away restricted or transferred (DART), or experience modifier. We use these since they can alert us of failure in an area of the account's safety and health program or the existence of a hazard and are relatively easy to track and determine.

A better method of evaluating performance is using leading indicators, which are proactive, preventive, and predictive measures that provide information about the effective performance of the account's safety and health activities. They measure events leading up to injuries, illnesses, and other incidents and reveal potential problems in the account's safety and health program. They can include how often safety meetings are held and planned, employee attendance at safety meetings, dangerous conditions or hazards identified, and hazards corrected.

While lagging indicators can alert a contractor to a failure in an area of its safety and health program or to the existence of a hazard, leading indicators allow a business to take preventive action to address that failure or hazard before it turns into an incident. A good program uses leading indicators to drive change and lagging indicators to measure effectiveness.

For more information on using leading indicators to measure and improve safety performance, check out OSHA's webpage, [osha.gov/leadingindicators/](https://www.osha.gov/leadingindicators/).

Trucking

Your trucking customers need to be aware of their safety performance and the ever-changing regulatory issues affecting the industry. The Acuity Motor Carrier Toolbox, available at [acuity.com/mctb](https://www.acuity.com/mctb), is your customers' one-stop destination for valuable information such as:

- Driver applications
- Driver qualification file checklist forms
- Medical examination report forms
- Pre- and post-trip inspection report checklists
- FMCSA compliance documents
- Commercial motor vehicle maintenance and repair programs

In addition, the Motor Carrier Toolbox is the place to find our popular Trucker Talks. Perfect for hanging in a breakroom, Trucker Talks cover topics such as seat ergonomics, tarp safety, three-point contact, and more.

The free Acuity Motor Carrier Toolbox is your number one resource to help your trucking clients navigate their difficult day-to-day world.

BY **SCOTT LEISTNER**,
SENIOR LOSS CONTROL REPRESENTATIVE

BY **AJ GAJDOSIK**,
SENIOR LOSS CONTROL REPRESENTATIVE

BY **JOHN BELL**,
TERRITORY DIRECTOR



“SECURITY FIRST” DEFINES MICHIGAN AGENCY’S MISSION

At Security First Insurance, the agency’s mission is clear. “Our tagline is ‘Security First...Our Name Says It All,’” says **Thomas “Tommy” Cowan**, President and CEO. “We help provide security and peace of mind to our customers. Agents are the first line of defense when tragedy strikes.”

“For almost 100 years, Security First Insurance has been an integral part of the Flint, Michigan, community. We pride ourselves on the successful role we play in supporting our community in various ways and in providing a nice standard of living for our most valuable asset: our coworkers,” Cowan says.

The agency has withstood the test of time through organic growth and a series of well-thought-out mergers and acquisitions that have doubled the agency’s size over the past 15 years. With 45 employees, Security First Insurance is one of the largest independent insurance agencies in the greater Flint and Genesee County area.

Through all the acquisitions in Security First Insurance’s history, the agency has made every effort to retain every employee from each agency. Additionally, choosing like-minded agencies with a local presence has ensured that acquisitions have not disrupted the agency’s culture.

Integrity and Attitude

The agency’s philosophy on customer service is that service is everything. “An agency that doesn’t sell service first will live and die by price,” Cowan explains. “We take a consultative selling approach instead of just price with our clients.”

Security First Insurance writes personal and commercial lines and has specialized in trucking insurance for over 25 years. Producers and staff have a passion for insurance and are willing to be selective with the business they write. “We pride ourselves on being an underwriting agency,” Cowan says. “We try to send our carriers good quality business by doing good front-line underwriting.”

As an agency that values character, integrity, and attitude, Security First Insurance makes sure employees have the skills they need to succeed. Staff members hold insurance designations and pride themselves on being agents

with credentials. The agency believes that knowledge is power and provides a bonus rewards program for those who get licensed while also paying for the licensing process.

“You’re only as good as the people you surround yourself with. We’re proud of our reputation for having loyalty and integrity,” Cowan says. He adds that employees also give back to the Flint and Genesee County communities by donating, supporting local nonprofits, being involved in local Rotary Clubs, and restoring homes through Habitat for Humanity.

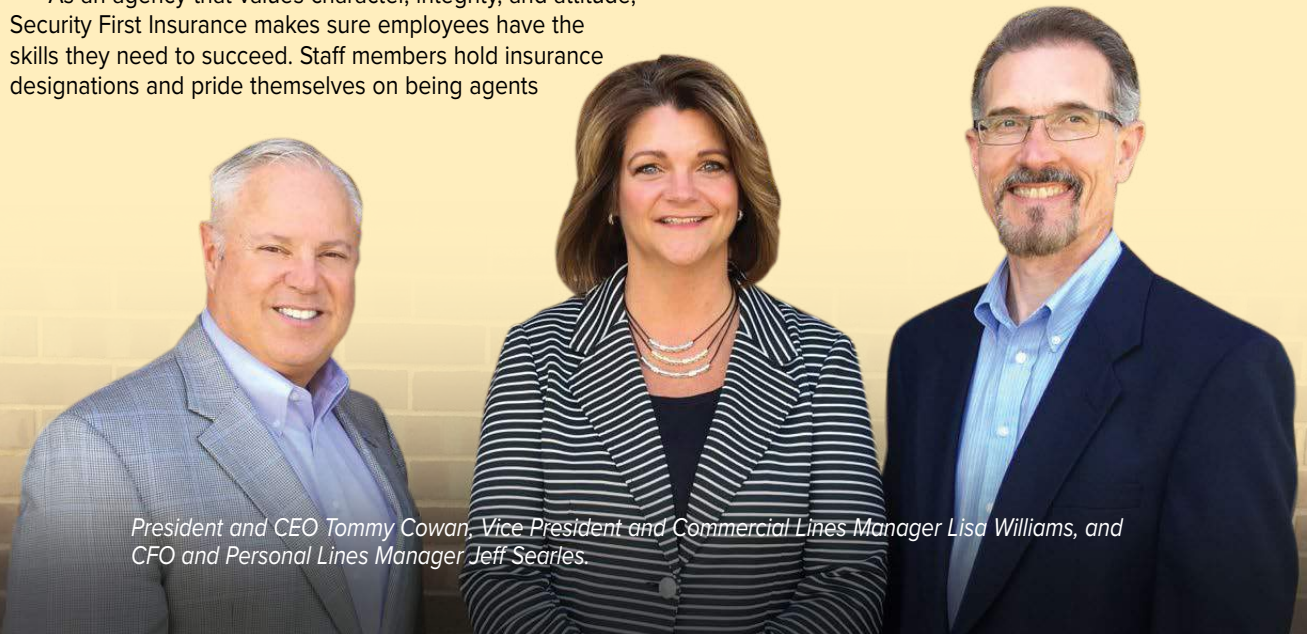
Perpetuation Plans

Cowan explains that the three points of success at Security First Insurance are carriers, customers, and coworkers. As the agency looks to the future, the third component is an area of particular focus.

“We need to continue to attract qualified, motivated people to a career in insurance not just for our benefit, but for the benefit of the insurance industry,” Cowan says.

The agency is targeting this objective with a two-pronged strategy: treating current staff members like family to encourage retention and personal growth and outreach to the next generation of workers. Some initiatives include participating in career fairs, speaking at local college business classes, working with the Genesee Intermediate School District (GISD), and creating an internship program.

“Independent agents need to be ambassadors for our industry and advocate for it,” Cowan says. “We also want our customers to maintain the trust that we are committed to helping them secure what matters, and we want our insurance companies to maintain faith that we are the best source to distribute their products.”



President and CEO Tommy Cowan, Vice President and Commercial Lines Manager Lisa Williams, and CFO and Personal Lines Manager Jeff Searles.

AND THE WINNERS ARE...

Acuity loves salons and stylists! Recently, we sponsored a video contest with the grand prize of a trip to the International Salon & Spa Expo (ISSE) 2020, a major industry conference hosted every January in Long Beach, California. Contestants created a 60-second video highlighting why attending ISSE would benefit their professional development as a stylist. Additionally, second and third place winners and three honorable mentions received gift cards to use in their salon business.

Judging was based on originality and uniqueness of the entry, use of language relevant to the topic and

industry, and creativity and credibility in how ideas were expressed. The winners are:

- Grand prize (Airfare, hotel, and 3-day expo ticket): **Keri Knipper**
- 2nd place (\$1,000): **Debbera Kuhn**
- 3rd place (\$500): **Christy Geschke**
- Honorable Mentions: (\$25): **Tracey Consigny, Lori Hager, and Kelly Dohr**

You can check out the winning entries at [acuity.com/business/service-business-insurance/contest](https://www.acuity.com/business/service-business-insurance/contest).

"I'm so overjoyed and excited! I am ready to learn new things at the Salon and Spa Expo in Long Beach, CA! ... I can't wait to share my story about how I got my business and why I love to do what I do!"

--Keri Knipper



PERSONAL DEVICE SECURITY TIPS

It seems that every day when we turn on the news or browse the morning headlines, there is a new data breach somewhere in the world. Although sometimes these events are distant, there are increasingly more that are close to home and directly impact us as consumers. No longer is cyber or data security just a corporate issue—it is now a personal device security issue as well.

Think about all the reasons you use your phone, and it's clear how important it is to keep your personal information secure! Cybersecurity best practices should be applied to all your personal devices. Here are some dos and don'ts:

DO use strong passwords on your accounts. Cybersecurity experts recommend using a password manager as well. Password managers are either apps or standalone devices that provide a safer way to create and store unique and complex passwords for all your accounts. You should also be protecting access into your phone via passwords or, better yet, biometric features on your lock screen. Unfortunately, studies show that half of people have no password, PIN, or biometric security on their phones.

DO NOT reuse passwords for multiple accounts. You should create unique passwords or passphrases for every account or app login you have. Although a single password might seem convenient now, it can be a big headache later. In the event one of your accounts is compromised, having only one password that is passed around the dark web exposes you to additional security threats.

DO disable geo-location features on your phone camera. If geo-location is not turned off, it embeds your location into data connected to your picture. If your images are shared or viewed by people you do not know, they can learn private information you may not want them to know, such as where you live.

DO NOT install apps from anywhere other than your device's app store. Be

critical of what you are putting on your device. In addition to knowing what apps are on your phone, be aware of what information those apps have access to. If an app doesn't truly need access to your camera or location, make sure those permissions are disabled. You should review these items and disable everything that isn't necessary right away when you install the app.

DO update your device security. When your device has a new software version, it is a good idea to install the new software as soon as possible. Often these security updates are the result of a security flaw being found and include the fix or patch. You can enable your device to install these automatically.

DO NOT automatically connect to open wireless networks. Yes, free Wi-Fi at coffee shops and other locations is convenient. However, think twice about connecting to open Wi-Fi networks and about what things you access if you do connect. If the network is easy for you to connect to, it is just as easy for a cybercriminal looking to access your data. You should disable the "ask to join networks" feature on your Wi-Fi settings. This will keep your device from reaching out to untrusted networks and potentially exposing you to threats. If you do use open networks, connect through a VPN (virtual private network).

In our networked world, it is important to be aware of cybersecurity threats no matter how you connect. These are just a few tips you can begin implementing to help secure your personal devices and your personal information.

BY ADDIE BUECHLER,
SENIOR PRODUCT ANALYST - PERSONAL LINES



CYBER COACH



Industry Insider

Bundling home and auto works! According to a recent J.D. Power U.S. Home Insurance Study:

- Homeowners who bundle auto and home insurance with a single insurer have higher satisfaction than “non bundlers.”
- Bundlers are particularly more likely to experience policy discounts, online access to policy information, and proactive contacts at least once a year.
- The benefit of bundling to homeowners is more pronounced than that experienced among auto insurance customers.
- Customers are more likely to bundle when purchasing insurance through an agent.



Q. Why should I recommend excess liability for my accounts?

A. Large lawsuits are unpredictable, so you never know if your client will need these higher limits, but they will certainly appreciate the peace of mind provided by this coverage.

Q. Why should I place my excess liability coverage with Acuity?

A. Acuity has a broad appetite and provides a stable market regardless of business segment.

Q&A ACUITY

Q. How can I get a quote?

A. That's easy. Acuity already provides a \$1,000,000 excess liability quote when you use our Internet rating tools. For accounts other than Edge, you can always request a quote for higher excess liability limits when it make sense for your client.

Searching for a Job?

Headquarters

- Actuarial Analyst
- Building Maintenance/Fleet Specialist
- Commercial Lines Underwriter (Entry-Level)
- Commercial Processor
- Heavy Equipment Damage Appraiser
- Help Desk Representative
- Information Security Compliance Analyst
- Licensed Agent - Multiline
- Programmer
- Programmer Intern
- Regulatory Affairs Analyst
- Regulatory Affairs Analyst (Workers' Compensation Specialist)

- Systems Engineer - Data
- Systems Engineer - Infrastructure
- Systems Engineer - Security
- Technical Support Analyst - Intern

Field


- Commercial Field Underwriter
Richmond, Virginia
- Field Claims Representative
Dallas/Fort Worth, Texas
- Field Premium Auditor
St. Louis, Missouri
- Loss Control Representative
Richmond, Virginia


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.





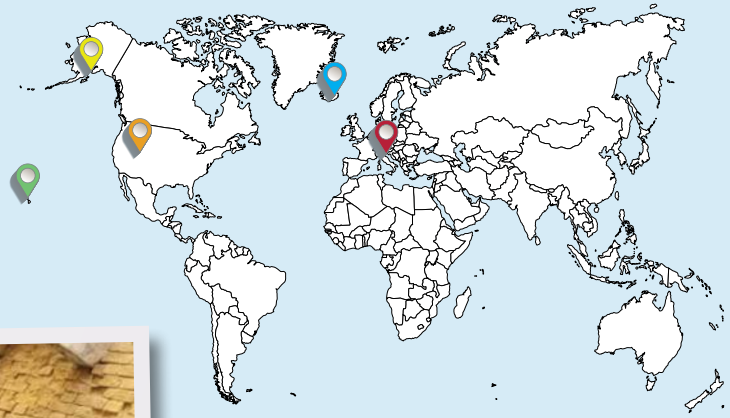
 Senior Commercial Underwriters **Danny Barnes** and **Tony Berg** rose to 14,115 feet at the summit of Pikes Peak while visiting Colorado Springs. They were in the area to attend the wedding of fellow Acuity employee, Commercial Field Underwriter **Laura (Dedering) Pierce** in June.

 Senior Field Claims Representative **Paul Bloyer** and his wife, **Tasha**, brought Acuity gear on a recent trip to Maui. This photo is from the peak of the Haleakalā volcano in Haleakalā National Park.

Would you like to win \$100? Email a picture of yourself or your family with Acuity 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:

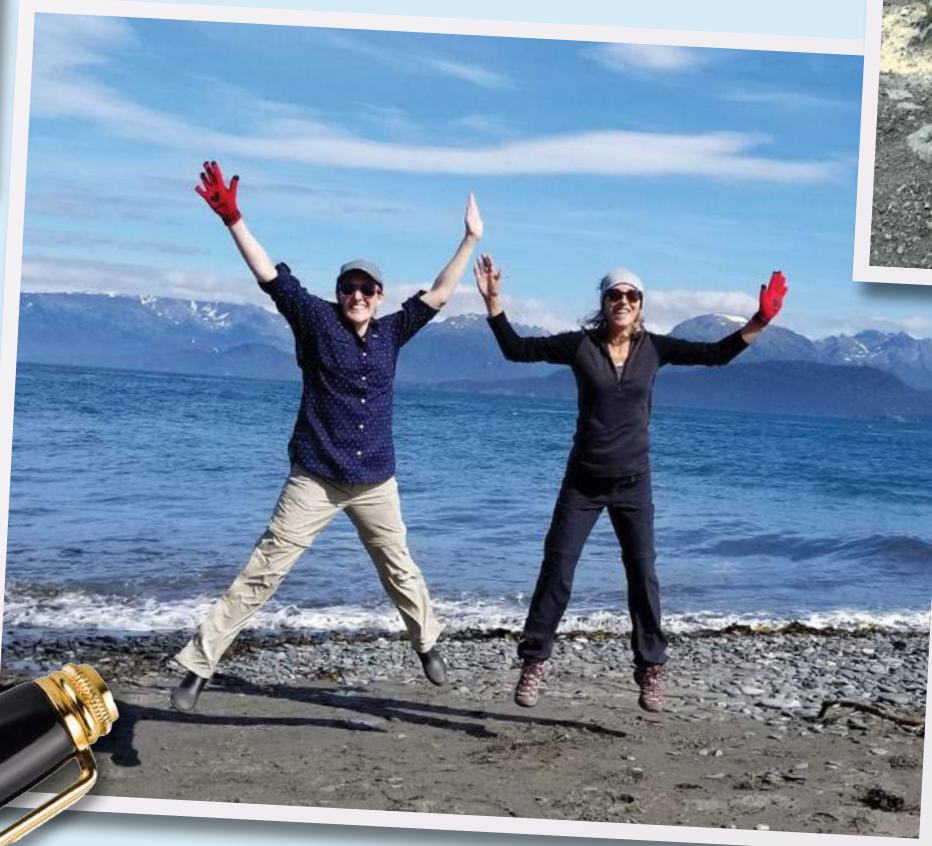
- Prominently display your Acuity swag—and the more the better!
- Location, location, location! Photos taken in exotic, amazing, and breathtaking locations catch the reader's eye.
- Send high-resolution images that have good lighting and focus.
- Send multiple pictures of your trip, even if they are 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!



Sharon Robbins, Account Executive at DSP Insurance Services, wore her Acuity socks on a gondola ride in Venice, Italy.



Emily Pearce, Accounting Manager at A and H Insurance, Inc., with her Acuity gear on recent trip to Iceland. These pictures were taken at Jokulsarlon, a glacial lagoon bordering Vatnajokull National Park in southeastern Iceland.



Abigail Pierce and **Cassie Adolphson** of TIG Advisors have some fun with their Acuity gloves at the end of the Homer Spit in Homer, Alaska, a 4.5-mile strip of land on the southern tip of the Kenai Peninsula that juts out into Kachemak Bay.

VEHICLE COMPLEXITY IMPACTS **CLAIMS COSTS**

When Acuity first opened our doors for business in 1925, the most popular car on the road was a Model T. A lot has changed over the past 94 years, not the least of which is the complexity of automobiles. Whereas Henry Ford's classic contained no technology by modern standards, cars coming off the assembly line today are rolling computers.

Although this technology has made our driving experience much safer—and more pleasant—it has also increased the cost and complexity of vehicle repairs. Here are some of the biggest changes impacting vehicle repairs today:

Pre- and post-scans. In the old days, fixing a car after an accident involved mechanical repairs and body work. Today in order to fix a car properly, shops must consider what kind of on-board diagnostics and driver-assist features it has. Adaptive cruise control, vehicle stability control, lane change assist, collision avoidance and blind spot detection, and backup cameras are just some of these features. More manufacturers are requiring pre- and post-scans when repairs are done. A pre-scan happens before repairs and searches for fault codes in these systems. Post-scans happen once the

vehicle is fully repaired and are performed to ensure all codes have been identified and cleared if needed.

Shop certification requirements. More manufacturers are requiring shops to be OE (original equipment) certified in order to perform repairs. Shops that are not OE certified may not even be able to order parts for a vehicle. We used to say that any shop can repair your car, but that is not the case anymore. This may make it more difficult to find a qualified repair shop and will likely drive up the costs involved.

Repair procedures dictated by OEs. Similar to needing OE certification, repair shops must increasingly follow strict repair procedures dictated by manufacturers. Additionally, court cases have ruled that if shops are required to follow the manufacturers' repair procedures and do not, that shop will be liable for resulting damages or injuries.

Recalibrations. With all the advanced driver assistance systems (ADAS) technology in new cars today, we are seeing more and more charges for recalibrations to cameras and other devices after accidents. These systems will continue to proliferate as self-driving vehicle technology advances.

Shop consolidation. Smaller shops are under stress from higher equipment and certification costs associated with the trends outlined above, along with a lack of technicians qualified to repair high-tech systems. Those shops are either closing or selling out to large consolidators. As large repair enterprises such as Caliber Collision and Gerber Collision & Glass grow, their ability to influence the total auto repair market is something we are watching closely.

One thing is certain: vehicle technology will continue to advance. At Acuity, we continually work to stay on top of trends and their impact on claims handling and claims cost.



**BY DARREN MEISELWITZ,
MANAGER - AUTO PHYSICAL DAMAGE**

PROMOTIONS ANNOUNCED



Katie Foland is promoted to Manager - Services.

Katie earned her bachelor's degree in business management from Colorado State University. She moved to Wisconsin from Colorado in 2017 and joined Acuity that year. She has a strong customer service and sales background and most recently worked as an Account Executive for Outdoor Insurance Group.

Stacey Haskett is promoted to General Manager - Business Systems.

Stacey began her Acuity career as a Commercial Processor in 2006 and took on the role of Assistant Internal Auditor in 2007. Stacey joined Business Consulting in 2010 and was promoted to Manager - Business Systems in 2015.



FOCUS ON INSTRUCTION

Congratulations to employees who recently completed insurance coursework:

- Miranda Anderson**, Commercial Processor – AINS 21
- Emily Balde**, Commercial Processor – AINS 21
- Joseph Balge**, Commercial Underwriter – AIDA 181
- Briana Glaser**, Business Analyst – AINS 21
- Kadiara Gustaveson**, Commercial Underwriter – AU 62
- Michael Scott**, Commercial Underwriter – CPCU 551
- Tracee Stewart**, Commercial Processor – AINS 21
- Stephanie Stirling**, Personal Lines Processor – AINS 21
- Sara Vesel**, Commercial Underwriter – AU 67

In addition, congratulations to the following employee who recently earned a degree:

- Michelle Miller**, Senior Personal Lines Underwriter – MBA through Lakeland University



ACUITY'S ECONOMIC IMPACT **RECOGNIZED BY DELOITTE**

Acuity is named to the Deloitte Wisconsin 75, the annual program honoring the state's largest closely held firms for their impact on Wisconsin's economy. In Acuity's 13th year on the list, we are ranked at number 19.

Private companies play a critical role in Wisconsin's economy, providing a stable and strong foundation. Each year, Deloitte recognizes the largest and most successful companies in the state.

Acuity continues strong business growth and expansion in 2019. We have doubled revenue in the

past eight years and are on track to record \$1.65 billion in revenue this year. Acuity is ranked as the 54th largest property-casualty insurance company in the nation out of 2,600 carriers and the 11th largest Super Regional Property-Casualty (P&C) Insurer. We also earned the Economic Driver Award from the Wisconsin Economic Development Association (WEDA) for operations that have a significant economic impact in the state.

75

Wisconsin 75
Celebrating our private sector
Deloitte.

Stacey Haskett, General Manager - Business Systems, and Paul Miller, Manager - Communications, receive the Deloitte Wisconsin 75 award on behalf of Acuity.



ACUITY RECEIVES SHEBOYGAN THEATRE COMPANY'S PHILANTHROPIC AWARD

Acuity received the Philanthropic Award from the Sheboygan Theatre Company (STC). The award recognizes Acuity's continued support of STC over the past 14 years.

"STC's Philanthropic Award is presented to philanthropic entities who have been instrumental to the ongoing success of our theatre and have contributed in substantial ways over a significant period of time. Acuity has been a crucial part of STC's growth and development over the years," says **Jackie Erdman**, STC Executive Director.

"A great place to live, work, and play needs a strong arts community, and from that perspective, the

Sheboygan area is truly blessed. The arts community in turn requires an active support network, and Acuity is proud to be part of that," says President and CEO **Ben Salzmann**.

Receiving the award on Acuity's behalf was **Wally Waldhart**, Vice President - Sales and Communications. "We cannot think of a better person to receive this award on behalf of Acuity than Wally Waldhart, who has been a strong advocate of STC and community theatre for years and years," Erdman says.

Jackie Blindauer, STC Advisory Council Chairperson; Wally Waldhart, Vice President - Sales and Communications; and Jackie Erdman, STC Executive Director. Photo courtesy STC volunteer Michael Huibregtse.



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.

William



Excellent customer service!!! We had a claim on our roof and they were out right away and immediately took care of it!!! Could not be happier with them!!!

ASK THE SPECIALIST

ASK MIKE

Is lean manufacturing still relevant in today's smart manufacturing environment?

Yes! Let me explain. Smart manufacturing refers to technology: tools, machine connectivity, automation, remote monitoring, artificial intelligence, 3D printing, robotics, and much more. Smart manufacturing is about using technology to improve safety, manufacturing processes, speed, quality, cost, and delivery.

Lean manufacturing refers to the methodology of removing waste from the manufacturing value stream. Lean's focus is creating the most value for the customer by using the least amount of manpower, energy, and material. This is achieved by identifying and eliminating the eight types of waste.

What are the eight types of waste?

- 1. Defects.** Manufacturing parts outside the customers specification.
- 2. Overproduction.** Manufacturing parts before the customer needs them.

- 3. Waiting.** Waiting on material or processes to complete.
- 4. Non-utilized talent.** Not involving everyone to identify and remove waste.
- 5. Transportation.** Unnecessary movement or handling of material or product.
- 6. Inventory.** Excess production / batch manufacturing.
- 7. Motion.** Unnecessary movement of people, machines, product, or equipment.
- 8. Extra processing.** Reworking an incorrectly manufactured product or making changes to a product with the manufacturing incurring the processing cost.

Implementing smart manufacturing tools and processes is not a safeguard against having waste within manufacturing. Smart technology can help identify and eliminate waste from the value stream. However, smart manufacturing can also create or add waste.

For example, consider a scenario involving a process where one person assembles a switch. This task takes 5 minutes, then the worker waits for 1 minute to get more parts to make another switch. This would be an example of "waiting" waste since the person is idle for part of the 6-minute assembly cycle. To try to solve this problem, the manufacturer installed a robot that completes the assembly in 4.5 minutes—an improvement of 30 seconds over manual assembly. However, the cycle time was not addressed, meaning the robot waits for 1.5 minutes to obtain more parts. Smart manufacturing actually increased the waiting waste.

A better approach would be to identify why the process can't produce or deliver parts at the speed the assembly operation is using them. This identification may involve working with people throughout the plant as part of a process of continuous improvement. Once the cause is identified, the approach to improving the operation can be a smart manufacturing solution, such as involving robotics earlier in the process to increase downstream efficiency.

The goal is to have a balanced line, where producing and assembling parts takes the same amount of time. Once you have achieved this, lean should be driving you back to other areas to remove waste from the value stream.

Even in today's smart manufacturing, lean should be the driver for continuous improvement, ensuring you are making parts the best way for your customers.


Michael Schlagenhafer is Acuity's Manufacturing Consultant. Contact him at Mike.Schlagenhafer@acuity.com.



Find the Flagpole

Our Issue 9 flagpole was hidden next to the fire extinguisher on page 13. The three winners of \$100 chosen from among those who found it are:

Jill Wilcott	Schwarz Insurance Agency, Inc	Marshfield, WI
Sue Tucker	HUB International Mountain States	Cheyenne, WY
Magan Cleveland	Bosworth & Associates Inc	Tyler, 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 December 15, 2019. This contest is open to agency staff only.



IMPOSSIBLE INSURABLES

JUST SITTING, AROUND & CHILLIN'

Personal protective equipment is great—but it needs to be worn to be effective! The message sent with this tree-trimming photo sums up the hazard perfectly:

"I watched this guy climb up as far as his equipment would let him, then he unhooked himself to get higher. Now he's just sittin' around & chillin'. I feel like yelling out: "Do you have life insurance?!"

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.



GREAT LAKES' CUSTOMERS CAN COUNT ON CRYSTAL KOZMA

At Michigan's Great Lakes Insurance Agency, **Crystal Kozma** is known for making all her customers feel like family.

"Crystal takes every issue that comes up with her customers personally, as if it was her own, and she follows up until it gets resolved. She is dedicated to always give 110% to our agency and her clients," says **Steve Pyryt**, agency Principal.

Crystal is a commercial lines Customer Service Agent and has been with the agency since 2014, working in the Port Huron office. Prior to joining Great Lakes, she worked as a personal lines agent for State Farm. She says that providing great customer service often involves problem-solving.

"People often come to us because they have problems to solve. It's

very rewarding to do that, while also uncovering insurance needs that customers might not even know they have," Crystal says. "Also, because insurance can be confusing, I always try to break things down in layman's terms so that customers understand what they are buying and the importance of it."

Crystal adds that all the staff of Great Lakes Insurance Agency share a commitment to providing superior service. "We have people on our staff with a lot of experience in the industry and a variety of backgrounds that help us find the best coverage at the best price for customers. We also have a great sense of teamwork—I love working here!" she says.

Congratulations to Crystal Kozma, an Outstanding Service Professional!



OUTSTANDING

WORD OF MOUTH

facebook

What would the world be like without insurance? Explore the answer to this and other questions at facebook.com/acuityagents.



The articles in this publication are general in nature and not intended to and should not be relied upon or construed as technical, legal, or other professional advice. If legal or other expert assistance is required, the services of a competent professional should be sought. Any illustrations of coverage are for informational purposes only. Actual coverage is determined by the language of the policy or endorsement. The information presented is based on the most current information available at the time of publication.