

SOARING!



ACUITY HITS
\$5B IN ASSETS

ACUITY'S ASSETS SOAR TO \$5 BILLION

For the first time in Acuity's 94-year history, our assets have surpassed the \$5 billion mark. We've increased our assets nearly five-fold in 16 years, including adding \$1 billion in under three years.

"Surpassing \$5 billion in assets is an amazing milestone, and we want to give everyone 5 billion thanks for getting us here," says **Ben Salzmann**, President and CEO. "The only way we could have achieved this goal was through a combination of the dedicated efforts of our employees and agents."

The amount of assets Acuity manages is an important indicator of our continued ability to meet obligations to policyholders.

"Strength in assets assures policyholders and agents that Acuity is based on a solid, secure capital foundation. That gives them added trust in Acuity to place their business with us, which generates additional revenue," says **Wendy Schuler**, Vice President - Finance.

Room to Grow

Acuity's growth is also a validation of our business strategy, which has produced strong gains over the past 20 years in written premium, policy count, net income, and policyholders' surplus.

"You can't build assets and grow premium without building surplus, and we are at the strongest surplus position at any point in our history. We have powerful capacity to grow our business for the foreseeable future," says Schuler.

"We have the agents, employees, and strategic plan in place to sustain our momentum," Salzmann says. "Our continued strong growth shows that we are pricing both fairly and competitively, which helps independent agents write more business and allows us to serve as a source of financial security for more customers."

OUT OF THIS WORLD!

Acuity's Asset Milestones



\$1B
assets
2003



\$2B
assets
2007



\$3B
assets
2013



\$4B
assets
2017

TO THE MOON... AND BACK!

How much is \$5 billion? Laid end-to-end, 5 billion \$1 bills would reach over 484,000 miles—to the moon and back and more!



\$5B
assets
2019

OUR FOCUS

More than ever, people want to work for and do business with companies that not only provide quality products and services, but that operate ethically and have a clear focus on their mission and purpose. To that end, Acuity's focus statement reflects who we are and what we strive to be as an employer, business partner, and insurer.

Rebuilding Shattered Lives

Think of the most successful companies you know, and they will have one thing in common: a clear sense of purpose. Acuity's purpose is rebuilding shattered lives.

"It's important to people to be part of an organization where they believe in its mission—the 'why' behind what they do," says **Ben Salzmann**, President and CEO. "We help people. We put food on the table of the injured worker who can't work right now and make sure they are mended so they can get back to work. We rebuild homes. We protect people when they have a bad accident or get sued. That's our 'why.'"

Propelled by Innovation

Technology is disrupting every industry, and insurance is no exception.

"Acuity is a recognized leader in technology, which makes it easy for agents and customers to do business

with us," says **Melissa Winter**, Vice President - Business Consulting. "Additionally, all our employees are incredibly tech-savvy and can maximize the impact of the systems we build and deliver."

Grounded in Relationships

Acuity's focus on building partnerships with independent agents and customers is unmatched in the industry, and our positive relationships with and among employees continues to earn Acuity recognition as an employer of choice in the industry.

"We are proud of the continued accolades we receive both as an employer and a business partner," says **Shane Paltzer**, Vice President - Marketing and Personal Lines. "To have 99% of employees who filled out a Glassdoor survey recommend Acuity to a friend, and to be named PIA National Company of the Year, are powerful testimonials about how we are grounded in relationships."

Rebuilding Shattered Lives

- World-class claims service
- 95% claims satisfaction
- People who care

Grounded in Relationships

- Demotech STAR Award
- IBA 5-Star Carrier
- PIA National Company of the Year
- Forbes' Best Employers Lists

Propelled by Innovation

- NAMIC Award in Innovation
- Most ACORD Awards of any P&C carrier
- Rated #1 in ease of doing business

“HUSTLE AND GRIT” PROPEL TENNESSEE’S **ROBINS INSURANCE**

What it takes to build an agency from the ground up is no secret: long days, tireless effort, and simply outworking the competition. Nowhere has that been truer than at Nashville, Tennessee’s Robins Insurance, founded in 1976 by **Bruce Robins**, today agency CEO.

“When my dad started the agency, he was a new father with a scratch agency. It was pure effort on his part to build a business from the ground up,” says **Van Robins**, agency President.

For more than 40 years, Robins Insurance has operated its business with a simple premise: to provide quality coverage backed by personalized, attentive service. That vision is what drives everyone at the agency to listen to each client’s unique needs, pursue the most competitive rates, and provide solutions that are customized and affordable.

Family Tradition

Van has known insurance for his entire life. “I grew up in the agency,” he says. “When I got to the age where I could help out, that’s what I did—everything from taking out the trash to filing paperwork.”

After graduating college, Van moved to New York and worked for a risk management consulting firm. In 2009, with Bruce looking toward retirement, Van decided to return home to perpetuate the agency in the family.

His return to Robins Insurance came in the midst of an economic downturn that created challenges for every insurance agency. He viewed that challenge as an opportunity to reevaluate the entire agency’s operations and apply resources to maximize efficiency.

“We upgraded our technology and became paperless, evaluated all our processes and put in better ones wherever we could, and modernized the agency overall,” says Van.

Robins Insurance emerged from the downturn well situated to take advantage of the increase in business activity that followed. “We were in a position where we could grow, and we started hiring producers,” Van says, adding that the agency has added several each year since 2010.

The agency’s mix of business is about 30 percent personal lines and 70 percent commercial. Although it considers itself a generalist agency, Robins Insurance has established several successful niches, including high-net-worth personal lines, habitational business, trucking, and hospitality.

“Within each one of those niche areas, our people are known for a high level of service and for their effective use of technology in terms of delivering that service,” Van says.

Positioned for Growth

The agency is well positioned to take on additional business that the Nashville area is serving up.

“Nashville is booming. We have a burgeoning tech sector as well as strong growth in entertainment, hospitality, healthcare, and more. Homes are being built at a rapid pace. It’s a rising tide,” says Van.

The agency plans to continue to hire people to drive and manage growth. Although Robins Insurance has considered acquiring other agencies, it expects most future growth to be organic and that its continued success will come from a longstanding tradition of outworking—and outperforming—the competition.

“We’ve had an attitude of hustle and grit since our founding,” says Van. “That won’t change.”



Bruce and Van Robins

BRENT VREEKE

HERE'S YOUR SIGN: BRENT VREEKE GIVES OLD LICENSE PLATES NEW LIFE

Three years ago, **Brent Vreeke**, Inside Claims Representative, wanted to create a special anniversary gift for his wife, **Rachel**, who also works at Acuity as an Inside Claims Representative. A store-bought gift just wouldn't do and, after scouring the web for inspiration, Brent came upon the idea of creating a sign using letters from old license plates attached to wooden backing salvaged from a remodeling project at their home.

Rachel loved the gift, and so did the couple's friends and family members who saw it and asked Brent to make them signs as well. Soon, Beaver's Recycled Signs was born, operated by Brent and his friend **Zach King**, who is a teacher at Longfellow Elementary School in Sheboygan.

"I had the nickname 'Beaver' in high school because of my initials, BV. Zach attended high school in Reedsburg, and their mascot is a beaver, so the name was a perfect fit," Brent says.

Brent and Zach obtain plates from junkyards, auctions, car dealerships, and other local sources as well as online sales and auctions. They cut letters and numbers from the plates using a bench shear and attach them to a piece of distressed, stained, and sealed wood that can be displayed indoors or out.

"The hardest letter to source is the letter 'I' because most states don't use that except on personalized plates. Besides that, the common 'Wheel of Fortune' letters are the

hardest to keep in stock," Brent says. Some plates are also in particularly high demand, such as commemorative and sports-themed plates offered by several states.

To date, they have sold over 3,000 signs and have shipped orders to 12 different countries. Many sales are online, although Brent and Zach visit several art shows a year and are able to create signs on site. They also host workshops where people can create their own custom signs.

Although Brent and Zach have considered making other types of signs, the demand for their current design and the demands of their regular jobs will keep them focused on license plates for the foreseeable future.

"We've gone through over 10,000 plates in just three years," Brent says. "I never thought they would become so popular."

To learn more, visit [Beaver's Recycled Signs on Facebook](#).



Brent's first sign was an anniversary gift to his wife, Rachel



Brent and Zach



Brent and Rachel, their children, Payton and Haley, and dog, Kevin.

ACUITYSMARTPAY— NOW EVEN SMARTER!

AcuitySmartPay is a smarter way for your customers to pay their work comp premiums. With AcuitySmartPay, workers' compensation premiums are calculated monthly based on payrolls reported by the policyholder. And now, thanks to you, we've made it even better!

We listened to your suggestions and made several changes to AcuitySmartPay. The biggest change is reducing the down payment to just 10%. And remember, the down payment is only required for the first term an account is on AcuitySmartPay.

Other changes designed to improve the user experience include:

- New messaging on the payroll reporting screen and a direct link to Account Management to update contact status.
- The 12th (last) report will always be created based off the last image of the policy from that term instead of the current policy image.
- A change to our internal processing to allow extra time if a payroll reporting date falls on a holiday or non-business day.

- A new feedback widget to track user comments, allowing us to focus our resources on additional enhancements that will have the most positive impact.

We continue to see the benefits of AcuitySmartPay, including:

- Matching insurance payments more closely to cash flow—businesses pay more when they are busy and have more revenue coming in and pay less during slow periods.
- Minimizing the chance of large additional audit premiums.
- Reducing the number of accounts that go to collection.
- Making your job as an agent easier!

To qualify for AcuitySmartPay, an account should have a total workers' compensation premium of at least \$10,000. Recommend AcuitySmartPay to your eligible customers for both new and renewal business as you send out new business and renewal quotes!





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.

Trucking

How does your trucking customer get started with selecting the right camera system for their vehicle? First, they need to consider how the different types of systems meet their needs. Are drivers experiencing a large number of backing claims? If yes, then a rear-facing exterior camera would be a good solution. In high-traffic situations on heavily traveled interstates, exterior cameras on both sides of the vehicle could be used to help avoid side impact crashes.

Whatever system is chosen, it is important to ensure the cameras record high-quality footage that is available when you need it. Some important features to consider include:

- **Storage.** Cameras are useless if the recorded footage is not available for future access.
- **Internet connectivity.** Wi-Fi or truck-embedded Internet connections allow footage to seamlessly upload to the cloud.
- **Image resolution.** Consider FHD or HD 1080p video for best-in-class resolution capable of reading a license plate.

"Tips to Help Select a Dash Camera" is one of the blog topics authored by Acuity's Trucking Consultant, **Cliff Johnson**. To read that blog and others from Cliff, visit acuity.com/trucker-focus.

BY **JOHN GEBERT**,
MANAGER - COMMERCIAL UNDERWRITING



Construction

An independent contractor is a person who runs their own business but works for others. For instance, independent contractors are prevalent in the swiftly growing gig economy that focuses on providing services such as ridesharing. In construction, independent contractors may be hired for their specialty knowledge and skills, or for temporary help during a busy season. By contrast, an employee is hired by a company to do specific, directed work for that company.

Especially in construction, differences between these two classifications can be subtle. It is important to classify independent contractors and employees correctly, because misclassification will impact the employment taxes and workers' compensation insurance premiums that your clients pay.

When in doubt, reference the IRS 20-Factor Test and consider who has control over the work performed and if a continuous relationship or a written contract with the worker exists. Answers to the IRS test and/or a member of Acuity's Premium Audit department can help you correctly classify your clients' workers.

BY **MELODY WUEST**,
REGULATORY ANALYST



Personal Lines

Today, households own many electronic devices that are connected to the Internet, including smartphones, desktops and laptops, notepads, entertainment systems, and even household appliances and smart monitoring devices. Being connected leads to greater risk of cyberattacks. The standard homeowners policy was not written to provide cyber protection.

Acuity's Identity Fraud Expense and Cyber Protection endorsement can provide coverage for:

- Loss you incur because of identity theft
- Costs of data recovery and system restoration
- Cybercrime, including fraud, forgery, phishing, and more
- Cyber extortion, where hackers hold your computer or data hostage until a ransom is paid
- Cyberbullying
- Data breach of others
- Legal expense and damages reimbursement

Be sure to recommend Identity Fraud Expense and Cyber Protection to your personal lines clients, and check out our latest continuing education video, *Journey Into Cyber Land*, at acuity.com.

BY **VERONIKA LAU**,
SENIOR INSIDE CLAIMS REPRESENTATIVE



Manufacturing

Work injuries cost employers and employees not just in wages, but also in terms of lower morale and increased claim length. The longer an employee is out of work, the more medical treatment will be sought, and the less likely they will return to work for the employer. Creating a return-to-work environment that focuses on recovery contributes to reduced lost time and increased profitability.

Acuity has the resources to help injured workers return to work safely, effectively, and quickly. Our workers' compensation specialists have a variety of resources to assist employers in helping return employees to work, including:

- **Telephonic case management.** Our in-house nurses can contact treating physicians to request a release to return to work with appropriate restrictions and coordinate with employer on tasks the employee could do safely.
- **Transitional return to work.** With this program, employees who can't return to work at their employer's site can be placed at an alternative work site, which helps employees feel productive and improves claims outcomes. The employer can resume paying wages for the work at the alternative work site, and Acuity will pay any additional temporary disability benefits due. In addition, employers may be able to deduct the wages as a business expense if the work is in a nonprofit location. (Please consult with your tax advisor to verify if this would apply.)
- **Job fit accommodation.** We will visit the job site and work with the employee and employer to identify job tasks that would fit the work restrictions given by the doctor. If the doctor has not released the employee with restrictions, possible jobs can be identified and their descriptions sent to the doctor with a request to have the employee released to work in them.

**BY JEN WEITERMAN,
SENIOR WORKERS' COMPENSATION
CLAIMS REPRESENTATIVE**



Retail

M.A.S.H., which stands for Maximum Acuity Service for Healthcare, is a nurse triage program designed to streamline access for injured employees to appropriate healthcare. It's available by calling 800.200.6375 and is free of charge to Acuity workers' compensation policyholders.

Available 24/7, M.A.S.H. is meant to be used by your clients' employees to get medical advice on nonemergency issues such as sprains, strains, cuts, minor burns, and debris in the eye. For small businesses with close relationships between the employer and employees, it is a way to direct the pressure of medical decision-making to another party, rather than someone they likely know well.

Guidance is provided by registered nurses who are licensed to practice in all 50 states, so you can be confident the information provided will be appropriate for the injury type reported, and the employee can get the level of care needed to treat their injury. In some cases, depending on the symptoms reported, the nurse will advise that home treatment is appropriate, which would not result in a claim. Nurses always follow up 24 hours later to discuss with the injured worker and confirm if the recommendation remains the same or if it should be adjusted in any way. Ultimately, the nurse triage line helps to direct the employee to the appropriate level of care, while simultaneously reducing claims costs, and potentially avoiding a claim altogether.

**BY KATELYN O'KEEFE,
WORKERS' COMPENSATION CLAIMS
REPRESENTATIVE**



Services

Are you talking to your janitorial accounts about voluntary property damage coverage? This coverage is very important for both commercial and residential cleaners, especially around the holidays when buildings are filled with decorations and breakable items.

Voluntary property damage is a liability coverage that Acuity offers for both package and Bis-Pak policies. It provides coverage for accidental damage caused by an insured to a customer's property the insured is not working on, but that was left in the insured's care or control at a job or work site.

Let's look at a few examples:

- Your insured is a commercial janitor who is cleaning an office. The office has a 25-foot-tall Christmas tree in the foyer. While dusting the tree's ornaments, your insured manages to knock over the Christmas tree, causing damage to the tree itself along with its furnishings.
- A residential cleaner is giving a client's home a thorough cleaning before the client hosts his annual Christmas party extravaganza. While moving the client's prized stuffed Santa collection to vacuum beneath it, the insured's vacuum catches the beard of the client's favorite Santa, mangling its facial hair.

Without voluntary property damage, neither of the Christmas disasters would be covered and your client would be on the hook for the resulting damage. Talk to your janitorial insureds about voluntary property damage before the holidays!

**BY PAIGE K. NELSON,
PRODUCT ANALYST - COMMERCIAL LINES**



BUSINESS IDENTITY THEFT RISKS

It should not be surprising that December, in the middle of the busy holiday season, is one of the most popular months for identity thieves to strike. For this reason, it makes sense that December is National Identity Theft Prevention and Awareness Month.

Victims of identity theft are not just individuals—businesses also have identities that can be stolen. Business identity theft is the illegal impersonation of a business for criminal gain. A perpetrator of business identity theft does not have to be a stranger. For example, it could be a bookkeeper obtaining an unauthorized corporate credit card and using it for personal expenses.

Business identity theft poses several risks for business owners. In addition to negative credit reporting, a business owner may be unable to pay bills, payroll, or tax obligations, could lose personal income, or might even see their business fail. Partnering with ITPA Training, the National Association of Secretaries of State (NASS) has spearheaded efforts in the fight against business identity theft. At their website, businessidtheft.org, the NASS identifies the most popular business identity theft schemes, including:

- **Fraudulent state business registrations and filings.**

Criminals change the names of officers or directors of a business to their own and, with the stolen authority to act on behalf of that business, can conduct transactions, initiate the sale of assets, or open or access business bank accounts. In addition, criminals can change the registered address of a business to intercept mailed notices and statements that might otherwise alert the real owner they have been victimized.

- **Address mirroring.** Criminals set up a shadow office of their victim in the same office building and take advantage of vulnerabilities in address-based verification and fraud detection systems. In addition to applying for credit cards and loans in the name of a victim business, criminals order

high-value items, shipped to the shadow office, that can be quickly and easily sold. By the time the victim realizes anything is wrong, the shadow office has closed and moved on to their next victim.

- **Use of stolen federal employer identification number (EIN) for tax fraud.** With the ability to electronically file a tax return without a physical copy of a W-2, a criminal could file for a tax refund, or a large, coordinated number of criminals could file for tax refunds, leaving the victimized business left to sort it all out when the IRS hits them for unpaid payroll taxes. The NASS also provides guidance on protecting business owners from identity theft.

- Protect your EIN as you would your Social Security number.
- Store all hardcopy documents containing business identifiers, account numbers, and other sensitive information in a secure location accessible only by authorized individuals.
- Frequently review your business accounts and immediately report suspicious transactions.
- Protect your computers and networks with regularly updated anti-virus, anti-spyware, and Internet security software.
- Enroll in email alerts provided by your Secretary of State notifying you when business registration information has been changed or updated.
- Train your employees on security, as they will be your first line of defense against criminals.

In addition, the NASS provides business identity theft resources for each state. Visit businessidtheft.org for more information.



CYBER COACH



**BY STEVE MALIBORSKI,
SENIOR PRODUCT ANALYST**

ACUITY TO HIRE 100 IN 2020

Growth leads to opportunity! Acuity plans to hire 100 employees in the next year and has increased our staff by nearly 50 percent over the past seven years.

"Because of Acuity's continued success and expansion, we have been able to provide rewarding jobs for more and more people," says **Joan Ravanelli Miller**, General Counsel/Vice President - Human Resources. "From high school or college graduates seeking entry-level opportunity to experienced professionals looking to take on new challenges, Acuity is an employer of choice in the insurance industry."

"We are increasing our staff not just to respond to our strong growth, but as an investment in our future," says **Ben Salzmann**, President and CEO. "We need to have all the resources in place to serve a growing customer base and to fulfill our mission of rebuilding shattered lives, propelled by innovation, grounded in relationships."

Acuity has grown throughout our operating territory at a rate that eclipses the rest of the insurance industry, doubling top-line revenue in the past eight years.

Recently, we completed a \$250 million expansion of our Sheboygan headquarters, increasing total building space to over 1.2 million square feet in anticipation of continued staff growth. A 250,000-square-foot, 700-plus stall parking structure, and 41,000-square-foot recreation center featuring three multi-purpose courts and an indoor running track are also under construction with completion scheduled for early 2021.

Acuity has earned recognition as a great place to work, including being named to Forbes' lists of America's Best Mid-Size Employers, Best Employers for Women, and Best Employers for Diversity. We were also named to Forbes' list of America's Best-in-State Employers 2019, ranked at #2 in the state of Wisconsin. In addition to providing employees competitive salaries and professional development opportunity, Acuity offers many work-life balance benefits, including flex scheduling, work-from-home, generous health insurance benefits, an aggressive company 401(k) contribution, and more.

Check out our current job openings below or visit acuity.com/careers!

Current Openings

Headquarters

Actuarial Analyst
Building Maintenance/Fleet Specialist
Building Security Specialist
Commercial Lines Underwriter
(Entry-Level)
Document/Transcription Processor
Heavy Equipment Damage Appraiser
Help Desk Representative
Information Security Compliance Analyst
Inside Premium Auditor
Licensed Agent - Multiline
Loss Control Consultant
Programmer (Openings for January
and June 2020)
Programmer Intern

Receptionist/Switchboard Operator
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 Premium Auditor
St. Louis, Missouri
Loss Control Representative
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.



Cora Wittmann, agent at Dave Wittmann Insurance and Financial Agency, visited the Cliffs of Moher in Ireland with her Acuity scarf.



Austin George, son of **Cheryl George** at Fleis Insurance Agency, visited Saint Mark's Church in Zagreb, Croatia, while studying abroad in Bratislava, Slovakia.

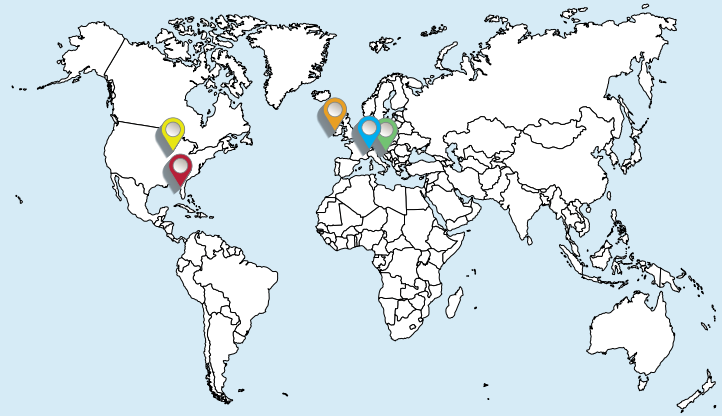
Would you like to win \$100? Email a picture of yourself or your family with Acuity logo gear featuring an interesting location to infocus@acuity.com and include a brief description of Where in the World Acuity has been. If we use your picture, we'll send you \$100! This offer is open to all employees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



Ella, daughter of **Alisa Sapino**, Account Manager, TRICOR Insurance, shows off some Acuity socks on Fort Myers Beach in Florida.



Lori Dippel, Sales Executive, Dimond Bros Insurance (left), son-in-law, Rey, daughter, Jennifer Rojas, along with her twin grandsons, Rylan and Reed, had a great day of fun while sledging near the Matterhorn, on the Gornergrat Ridge in Switzerland.



Claims Consultant **Angie Prinsen** wore her Acuity trucker hat in the Ironman Wisconsin. Congratulations on your finish!



CUSTOMER CARE BUILT ON CORE VALUES

The feature on page 4 in this issue highlights that a key area of focus for Acuity is rebuilding shattered lives. Acuity understands that insurance claims arise from events that are disruptive, traumatic, and even life changing. This understanding drives our entire approach to claims and the “We Care” attitude for which Acuity is known.

In a column earlier this year, my colleague John Curtis, General Manager - Field Claims, highlighted how important it is that our claims professionals have the right attitude of care. He said it perfectly:

We are the Face of Acuity. We communicate and meet with multiple stakeholders, including agents and customers, every day on the phone and in person. With every communication we have, we strive to have that individual look forward to the next time they connect with Acuity.

Acuity’s “We Care” attitude in claims doesn’t happen by accident. It starts at the top with how Acuity treats our employees and how we treat each other. It’s also reflected in our core values, which charge everyone at Acuity to:

- Treat each other with respect
- Build trust
- Act with honesty and integrity
- Practice open, all-way communication
- Encourage teamwork
- Recognize and reinforce good performance
- Show empathy for others
- Encourage personal growth
- Support community and family
- Encourage everyone to take personal responsibility for the organization’s success

Comments submitted by customers each and every day show that our service aligns with those values. Here are a couple we received recently about our Central Claims staff:



Rachel Vreeke was very professional and also explained the process to the point. Thank you!



Rachel Vreeke

Caitlin Avina



I have been able to directly reach the claims person [Caitlin Avina] who has honestly been more responsive and effective than those at my own insurance company. This is much appreciated!



Additionally, our “We Care” attitude is shared not just throughout claims, but across our entire company. Acuity’s customer service has solid roots that are entwined within all departments under its roof. Our core values create the foundation of achieving our focus and pave the way to being not only the easiest insurance company to do business with, but one that people look forward to doing business with.



BY **LORNA JOHNSON**,
MANAGER - CENTRAL CLAIMS

FOCUS ON INSTRUCTION

Congratulations to employees who recently completed insurance coursework:

- Daniel Heyen**, Senior Field Claims Representative – CCP Designation
- Jacob Deming**, Commercial Underwriter – AU 61
- Michael Dodane**, Senior Field Claims Representative – CPCU 551
- Josh Hogan**, Commercial Underwriter – AU 61
- Tara Jennings**, Commercial Processor – AINS 21
- Kelly Katz**, Senior Inside Claims Representative – AIC 039
- Michelle Meyer**, Commercial Processor – AINS 21
- Connie Michael**, Commercial Processor – AINS 21
- Danni Norlander**, Manager - Premium Audit – CPCU 500
- Lauren Puetz**, Commercial Processor – AINS 21
- Kari Wachter**, Commercial Underwriter – CPCU 540
- Ryan Weise**, Programmer – AINS 24
- Lucas Wolbers**, Commercial Underwriter – CPCU 500
- William Yang**, Programmer – AINS 24



ACORD AWARDS RECOGNIZE ACUITY'S WORKPLACE CULTURE AND BUSINESS PROCESSES

Acuity earned the ACORD Millennial Women's Insurance Advancement Award and the ACORD Case Study Award. ACORD is a nonprofit organization recognized as the global standards-setting body for the insurance and related financial services industries.

The ACORD Millennial Women's Insurance Advancement Award recognizes companies that have made impressive strides in attracting and retaining millennials within the insurance industry.

"Acuity focuses on creating a workplace culture that promotes growth and advancement of employees of all

ages, genders, and backgrounds," says **Ben Salzmann**, President and CEO. "Our workplace initiatives have had a significant impact on staff recruitment, development, and retention, including millennial women."

The ACORD Case Study Award is presented to organizations that have demonstrated how the implementation of ACORD standards significantly improved business processes. Acuity earned this award for its use of standards to successfully integrate with agency partners, leading to rapid growth.

Acuity has earned more ACORD Awards than any other insurer over the past 20 years.

Mike Nickels, Senior Systems Architect (center) accepted Acuity's ACORD Case Study Award from Bill Pieroni, President & CEO of ACORD (left) and ACORD Board of Directors member Tony Mattioli.



Accepting Acuity's ACORD Millennial Women's Insurance Advancement Award from Bill Pieroni, President and CEO of ACORD (far left) and ACORD Board of Directors member Tony Mattioli (far right) were Margaret Stankas, Commercial Lines Underwriter (center left) and Tricia Tienor, Manager - Information Systems. Tricia is one of Acuity's youngest managers, and Margaret is a recent college graduate who had worked as an intern at Acuity before becoming a full-time employee last year.

Industry Insider

- Analysis by J.D. Power shows auto insurance loyalty fell to 48%, which is a 27% drop from 2004.
- Over the past year, the rate of switching insurers increased from 31% to 35%, which has contributed to the decline of overall customer retention from 90% to 88%.
- Although price is the top reason for switching, the increased cost of insurer advertising, less time spent, and more convenient shopping options are also cited as major factors in the decreased loyalty.



Q. Does Acuity offer service line coverage for homeowners?

A. Yes, we do! Acuity's Service Line Coverage endorsement is available with the HO-3 policy and covers loss to underground piping or wiring that provides services to the dwelling.

Q. What limits does Acuity offer for this endorsement?

A. We keep it simple—a \$10,000 limit with a \$500 deductible. Coverage for excavation, expediting repairs, outdoor property, and temporary lodging are included without separate sub-limits.

Q&A ACUITY

Q. Why sell this coverage with Acuity?

A. Customers receive Acuity's professional claims service and competitive pricing because we don't partner with a third party.



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.

Carole



I had to file a claim resulting from a windstorm. I hated to call as it was my first time and I didn't know what to expect. However, when I did, I was pleasantly surprised. The Claims staff was absolutely wonderful to work with. Everything went so smooth. From the adjuster coming to my home, he was very pleasant and knew his job. All issues were addressed and explained, and my questions and concerns were answered. I found a good contractor whose estimate was within the estimate given by the adjuster. The contractor was excellent and within two weeks everything was taken care of. I am so glad that I had a friend who recommended Acuity Insurance to me.

ASK THE CONSULTANT

ASK JOHN

What are some tips for bidding jobs with incomplete drawings?

As a former contractor, I understand the frustration of bidding commercial projects when the drawings they are working with are incomplete. So much time and effort are put into estimating the project. With incomplete drawings, you wonder if the general contractor or owner will be able to compare apples to apples, or if it might cause you to lose the project.

Putting a successful bid proposal together is more than just jotting down some numbers and gambling for a good outcome. Proper bid preparation requires time and effort, including reading and fully understanding the plans and specifications, visiting the site, estimating costs for labor, materials, and equipment, and making sure you have everything covered. A small mistake could be the difference between being awarded the project, making or losing money, or having to move to the next project.

Some estimators bid only what is shown on the drawings. They may realize other items will need to be added, but they make this up with change orders, which can be a gamble for the contractor and could affect their relationship with the general contractor or owner.

In the bid process, a prudent contractor should look for errors, omissions, and conflicts in the drawings. If something substantial is found that affects your ability to produce an accurate estimate, send a written communication and make sure you get a response from the architect via one of the GC's requests for information (RFI). You may want to refer to a detail on the plan for a clear explanation of your concern.

One of the biggest problems I have seen that can affect the relationship early on is subcontractors not including what is being asked of them to bid. If you are changing what is in your scope of work, materials, or anything in the plans and specifications, I suggest including a separate page in your bid for each additional item or change you feel is needed, along with a brief explanation and specification. Make sure you keep your explanations neutral and free of blame. Clearly indicate that items are necessary and what may be optional. They can either accept the additions and changes and include them in the contract now or deal with them in a change order later.

You may also wish to include a clarification sheet with your bid, listing items that seem vague in the plans or specifications and clarifying how you are interpreting something. This is especially important when the plans and specifications conflict with each other or something that was expressed to you verbally.

Exclusions may also accompany your bid. This could include any undercutting below planned sub grade and dealing with unacceptable soils and asbestos remediation. Contractors may also struggle with what is covered in their bid, especially when they leave off and the next contractor continues. For example, in my contracting days, we would typically bring a six-inch water main into a building's mechanical room. A cast iron tee at the end of the water service would accommodate the fire sprinkler system and the domestic water. But who supplies the tee? Is it the contractor who brought the water service into the building, the sprinkler contractor, or the plumber who needs to tie into it? The plans may not show who is responsible for supplying it.

It is not uncommon for a contractor to discover inaccuracies or incomplete drawings. Once these discrepancies are discovered, the contractor should give prompt notice according to the contract. Depending on the degree of those errors, it could affect your rights to recover any additional cost. Therefore, it is critical that you fully understand your obligation to the contract and state law. A construction attorney can be a great resource for protecting yourself.


John Lack is Acuity's Construction Consultant. Have a construction question? Email him at jlack@acuity.com.

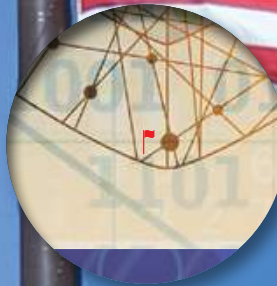


Find the Flagpole

Our Issue 10 flagpole was hidden on page 6. The three winners of \$100 chosen from among those who found it are:

Branda Krepps	Christian-Baker Co	Lemoyne, PA
Stacy Mangold	Lewistown Insurance Agency	Lewistown, MT
Kyle Simpson	SNA Insurance	Crestwood, KY

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 January 15, 2020. This contest is open to agency staff only.



IMPOSSIBLE INSURABLES

WRONG WAY MOVING DAY

Why rent a moving van or borrow a friend's truck when you can strap your new washer into the trunk of your car? Not only is the load securement itself a hazard, but the added weight to the back of the vehicle makes this a serious rolling risk.

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.



PATIENCE AND POSITIVE ATTITUDE HIGHLIGHT BRANDY WOOD'S CUSTOMER SERVICE

Brandy Wood is an important part of the success of Tennessee's Ownby Insurance Service, Inc.

"Customers tell us frequently that Brandy promptly responds to any questions or request for policy changes or certificates of insurance. She is always courteous and cheerful when assisting clients with their concerns. Additionally, she is always taking continuing education courses to further her knowledge and professionalism and is always thorough in reviewing coverages and optional coverages that can benefit our clients, which comes from maintaining a good relationship with our underwriters," says **Mike Ownby**, Principal of the Sevierville-based agency.

Brandy is a Customer Service Representative and has been with the agency for just over four years. She has been in the

insurance business since 1999 and has worked at both agencies and carriers.

"The keys to good customer service are really listening to our clients, having patience and empathy, maintaining a positive attitude, and using good problem-solving skills," Brandy says.

"I also try to provide my clients information to make them feel empowered to make a knowledgeable decision, because without them, we would not succeed in this industry."

Brandy says that everyone at Ownby Insurance shares a commitment to delivering excellent customer service.

"My coworkers are great as they provide the best customer service they can to our clients. We have outstanding teamwork and pull together and get the job done. Our office is a fun work environment to work in where we laugh often," she says.

Congratulations to Brandy Wood, an Outstanding Service Professional!



OUTSTANDING

WORD OF MOUTH

facebook

Read about the importance of small business insurance and more at facebook.com/acuitymercantile.

