

TO ACUITY – **AND BEYOND!**



SEPTEMBER
TOWN HALL
SOARS

SEPTEMBER TOWN HALL HIGHLIGHTS THE IMPACT OF AGENCY PARTNERSHIPS

Acuity's 2021 strategic planning theme is "To Acuity and Beyond!" and focuses on collaborating to drive our brand into the future. Appropriately, our September Town Hall focused not only on our current growth and success, but how our partnerships position us to capitalize on emerging trends and stay on the leading edge of the industry.

Featured here are some highlights of insight provided by Acuity's executive team to the thousands of employees and agents who were in attendance in person or online.



"One of the biggest reasons you have trouble selling new insurance is that you are moving books from twitchy competitors. We are the company that will help you grow. We are your market—we are here for you. Acuity, our agents, our employees—we are a team."

Ben Salzmann, President and CEO



"Independent agents are more educated and more professional than they have ever been. And, by the end of this year, Acuity is going to grant over 36,000 continuing education credits to our agents. Name one other independent agency carrier in the world who could even come close to that."

Wally Waldhart, Vice President - Sales and Communications



"More and more technology vendors are focusing on the distribution channel—not to replace you the agent, but to improve insurance distribution. Acuity is talking to all these providers because we need to understand what's happening in your marketplace. It's our marketplace too, and we want to succeed with you. Whatever lies ahead, we know one thing—Acuity is ready for change."

Melissa Winter, Vice President - Business Consulting



“New states, by the end of 2020, will have over \$700 million in new business. That’s great not just for those states but for all states because it provides strength and economies of scale that benefit all our agencies across our footprint.”

Shane Palzter, Vice President - Marketing and Personal Lines



“We know that our agency partners are key to our success, and it’s our goal to continue to deepen our relationship with you. We help you learn and grow, giving you the tools to succeed.”

Sheri Murphy, Vice President – Services and Administration



“As a mutual insurer, we don’t have the short-term pressure that other companies do. Acuity’s risk tolerance and risk appetite reflect that. Our long-term view is the key to our consistent operational performance and strength.”

Wendy Schuler, Vice President - Finance



“Our claims organization is a special place, built on trust, empowerment, and support. Our people truly make the difference, combined with our unique, multiline claims model. When something bad happens—when our policyholders need us most—we’re there.”

Jamie Loiacono, Vice President - Claims



“The ‘Acuity Effect’ is comprised of keys that unlock the great customer experience and empower employees to be amazing. Whether we are employees, agents, or insureds, we benefit from and contribute to the Acuity Effect.”

Joan Ravanelli Miller, General Counsel and Vice President – Human Resources



“Acuity’s pricing philosophy is to continue to leverage our mutual structure in which we take the long-term goal of profitable growth to create more surplus, which in turn supports more profitable growth. Thank you to everyone who helps make that happen.”

Pat Tures, Vice President - Actuarial



“Our main driving goal, ambition and way of life here at Acuity is to maintain our underwriting discipline through all market cycles and be consistent, because being a consistent market for our agents is the most important thing we bring to agents. Day in and day out, they know we will be there for them.”

Ed Warren, Vice President - Commercial Lines



“We want to be the easiest company to do business with, enable superior customer service, and provide a distinct competitive advantage over other carriers. For agents, that starts with our rating and application submission system and continues with our powerful combination of people, process, and technology.”

Marcus Knuth, Vice President - Enterprise Technology

CLAIMS EXPO

Components of Acuity's world-class claims service were on display in a Claims Expo, held as part of our workshop for claims staff and our September Town Hall.



\$1,000 WINNERS

12 agents and 6 Acuity employees each won \$1,000 in random drawings during the Town Hall.

Agents

- Tammy Lynn Masterson:** Assured Partners in Louisville, KY
- Aubrey Webb:** Madison Insurance Group in Knoxville, TN
- Emily Holscher:** Elliott Insurance Group in Paola, KS
- Julie Spangler:** Bauer-McCoy Insurance Agency in Galena, IL
- Whitney Hoelzen:** Glendale Insurance in Peoria, AZ
- Amy Nicole Jones:** Conner Insurance in Kokomo, IN
- Dawn Wagner:** Watson Insurance Agency in Windber, PA
- Ryan Meester:** Peoples Insurance Agency in Cedar Falls, IA
- Joel Dewayne Huff:** Lawton Insurance in Central City, KY
- Shelray Ortiz Swan:** Albion Insurance Agency in Albion, MI
- Suzan Higgins-Donovan:** Insurance Producers Network in Plymouth, MN
- Rachel McIntosh:** Ryder Rosacker McCue & Huston in Grand Island, NE

Employees

- Brittney Spalinger:** Services - Billing
- Kay Hutchison:** Business Systems
- Garrett Boeckeler:** Claims - Administration (SIU)
- Summer Lawrence:** Services - Billing
- Michael Hency:** Field Claims
- John Thayer:** Commercial Underwriting

MOBILE LAB BRINGS HANDS-ON MANUFACTURING EXPERIENCE TO ACUITY HQ

Northeast Wisconsin Technical College (NWTC) offers a Computer Integrated Manufacturing Lab to schools and businesses throughout northeastern Wisconsin. This hands-on educational tool helps introduce the next generation of our workforce to the manufacturing industry. On several occasions during July and August, Acuity's Manufacturing Customer Team hosted the lab at our headquarters for our underwriting and claims staff.

"NWTC's mobile lab is a great way to familiarize both underwriting and claims staff on machines

commonly found in manufacturing environments across the U.S.," says **Deidre Raulin**, Product Analyst.

"Training provided by the lab helps ensure that the next time underwriters have a manufacturing account to quote or claims representatives have a manufacturing claim to investigate, they can provide an even higher level of service to those customers due to the knowledge and education they have," added **Michael Jaworski**, Product Analyst.





NWTC's Chase Clover, Machine Tool Instructor, demonstrates a CNC turning center.



NWTC's Frank Parker, Machine Tool Instructor, holds a stamping die.



TREVOR TANCK

TREVOR TANCK TAKES LIFE LESSONS FROM THE GRIDIRON

For as long as he can remember, **Trevor Tanck** has watched, played, and studied the game of football. Over the years, he has learned that the game teaches lessons that last well past when the 60-minute clock has expired.

“Football imparts many life skills—managing schedules; being organized, on time, and attentive; and working through adversity,” says Trevor, Commercial Underwriter. “Everyone has days in their lives and work when they don’t feel as motivated, but being a professional means fulfilling your responsibilities and doing your best while doing so.”

Player to Coach

Trevor grew up in Baileys Harbor, about halfway up the eastern side of Wisconsin’s picturesque Door County. After a standout high school career, he enrolled at Lakeland College after being recruited to play football.

“Due to various circumstances, I didn’t think I’d be at Lakeland long,” Trevor recalls. “However, I built great relationships with both professors and coaches that first year, became a starter as a sophomore, and ended up having a good playing career there.”

Trevor was a three-year starter for the Muskies as a defensive end, a two-time Northern Athletics Collegiate Conference First Team all-star selection, and was selected to play in the 2014 Division 3 Senior Classic Bowl Game. After he graduated, Trevor knew he wanted to stay involved in the football community while making a difference in the lives of college students and, in 2016, accepted an offer to become the team’s Defensive Ends Coach.

Transitioning to the role of a coach took some adjustment. “It’s one thing to know how to do something based on my own experience. It’s entirely different to try to teach and coach those skills. Every single player learns differently, and every situation is different. Sometimes I wished I could just suit up,” he says.

As Trevor’s experience as a coach has grown, so has his appreciation of the game. “Football is the ultimate team sport. You try to put the right guys in the right positions to succeed, but you never quite know how things will unfold on the field. When everyone works to their potential and they succeed—when it clicks—it’s fantastic to be part of,” he says.

Trevor lives in Sheboygan Falls with his wife, **Jennifer**, and their young son, **Micah**. Jennifer had been a Commercial Underwriter at Acuity before leaving this year to be a full-time caregiver. “Coaching does take time away from my family, which is difficult, but there are always sacrifices you need to make to pursue what you love,” Trevor says.

Team Goals

Trevor says that one of the most difficult things about coaching is helping young players cope when the team doesn’t reach its goals. “Last year was tough because we didn’t win the conference for the first time in five years. But we have to learn from that experience and move forward,” he says, adding that he’s optimistic as the 2019 season gets underway.

“We’re excited. We have a good base of players returning, along with some young up-and-coming talent. We have the expectation of winning the conference and getting a playoff bid. That’s our goal, and we know we can achieve it,” he says. “But just as important as success on the field is the lessons players learn to take from the game—the value of hard work, the confidence to make decisions, and how to plan, prepare, and execute for success.”



Trevor, Jennifer, and Micah



JOIN ACUITY'S MARKETING
TEAM FOR OUR NEXT

Learn How to Build a Social Media
Campaign from Start to Finish.

VIRTUAL SOCIAL MEDIA TRAINING!

OCTOBER 23 – 11 A.M. CST.

TUNE IN FOR A CHANCE TO
WIN \$500!

The event will be live-streamed at: www.acuity.com/social-training





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

September 8-14 was National Truck Driver Appreciation Week. It is the time when America recognizes the 3.5 million professional men and women in the trucking industry for their role in keeping the nation's economy running.

Acuity is proud to announce the winners of our Third Annual National Truck Driver Appreciation Week Essay and Video Contest. In our first two contests, we asked contestants to tell us about a family member in the trucking industry. This year, we provided high school students with ten topics and asked them to pick one to discuss and create a video.

Distracted driving, the driver shortage, and driver health and wellness were among the topics selected by contestants.

For complete details of this year's contest, including a list of the winners, visit the contest page at acuity.com/contest.

BY SANDY HERWIG,
CLAIMS CONSULTANT



Retail

Have you ever thought about employee dishonesty coverage for your retail customers? Did you know that employee theft in the retail sector is on the rise, with more stores experiencing employee theft through stolen gift cards? The need for employee dishonesty coverage is greater than ever, and employee dishonesty coverage is becoming a critical part of your customers' commercial insurance coverage.

The Acuity Bis-Pak coverage form can have employee dishonesty added as an optional coverage. Be sure to check out the Acuity enhancements endorsement for both Bis-Pak and property as they include a \$10,000 limit for employee dishonesty. It's important that you work with your insured to identify the full extent of the exposure that their business has, as a higher limit may need to be purchased.

If the insured is not covered with Bis-Pak, we offer employee dishonesty as part of our crime policy with limits up to \$1,000,000.

While we hope your retail customers never experience an employee dishonesty claim, it's always better to be prepared.

BY KYLE PETERSON,
SENIOR COMMERCIAL UNDERWRITER



Personal Lines

Fastening your seat belt—it's one of the first things you should do when getting into a vehicle. Using your seat belt is also part of being a responsible driver and, at Acuity, we reward responsible driving behavior.

For no additional premium, we automatically increase the medical payments limit at the time of an accident if the injured driver or passenger was wearing a seat belt. The medical payments limit is doubled when the limit selected is \$5,000 or less and, for limits above \$5,000, we add an additional \$5,000 coverage.

Also, the auto enhancements endorsement adds an additional \$5,000 medical payments coverage if the insured person or relative is wearing a seat belt. That means with the enhancements endorsement, a \$5,000 base med pay limit will provide up to \$15,000 in coverage. With Acuity, it pays to be safe and responsible, so always remember to buckle up!

BY MEGAN AUGUSTINE,
REGULATORY ANALYST



Manufacturing

The manufacturing industry is constantly changing, and Acuity works to stay on top of those changes and provide you the most relevant manufacturing topics in the industry. Recently, Acuity partnered with **Hossein Davari**, Data Scientist at Seismos, Inc. and former PhD Research Associate at NSF Center for Intelligent Maintenance Systems (IMS) at the University of Cincinnati, to better understand artificial intelligence (AI) and its effect on manufacturing.

AI is the ability of machines to mimic natural intelligence found in humans. A machine with AI can react to inputs and provide solutions or corrections as needed. The benefits of AI for your manufacturing customers are nearly endless and include improved production rates, higher product quality, and the ability to monitor machine performance and health.

AI-based monitoring also helps control risk related to equipment breakdown and product recall. However, in the event a manufacturing customer experiences a breakdown or recall loss, Acuity has them covered. Our product withdrawal coverage has limits up to \$1 million, and our equipment breakdown coverage provides coverage for loss to business equipment, boilers, and machinery.

The next time you visit your manufacturing customers, remember that Acuity helps you stay on top of the latest industry trends and has the coverages to keep your customers up and running. Also, be sure to check out the rest of the artificial intelligence series on our blog at acuity.com/acuity-focus.

BY MICHAEL JAWORSKI,
PRODUCT ANALYST



Services

At Acuity, we pride ourselves on providing world-class customer service to our policyholders, agents, and other partners. One way we achieve this is by having field personnel located in nearly all our 27 operating states. This allows for face-to-face communication, rapid responses, and an Acuity personal touch.

Our field personnel come from many areas of the company. In Sales, our territory directors work to strengthen relationships with our agency force, provide continuing education, and serve as a point of contact for questions agencies may have. Commercial field underwriters are also there to work with agencies on new policies and policy renewals.

From policy inception and throughout the life of the policy, our loss control representatives meet with policyholders to learn about their business, inspect their property, and provide safety training. Field premium auditors visit insureds' facilities during the policy lifecycle or at renewal to review their operations and provide information customers can use to make decisions about sales and payroll estimates and insurance coverages. When losses occur, our field claims representatives step in to meet with the insured and make their lives and businesses whole again.

There are many faces of Acuity, not only at our headquarters in Sheboygan, but across our operating territory. These faces are what makes Acuity great!

BY NICOLE WUESTENHAGEN,
FIELD CLAIMS REPRESENTATIVE



Construction

National Construction Appreciation Week, which began on September 16, recognized the men and women who play a vital role in building our infrastructure. To celebrate, Acuity sponsored an essay contest to showcase and celebrate contractors and their mentors who helped them get to where they are today.

Acuity's inaugural Contractor Appreciation Essay Contest was held April 17 through July 7. The topic of the essay contest was "Who was your mentor, and how did they shape your career?"

The stories that were shared highlight the benefits of having a skilled mentor and the impact a mentor can have on the lives and careers of contractors.

The contest winners were:

- 1st Prize, \$1,000, **Jacob Thompson, MO**
- 2nd Prize, \$500, **Anthony Peccon, PA**
- 3rd Prize, \$250, **Carl Perrine, MI**

To see the videos of the winning entries, visit www.acuity.com/contractor-appreciation.

BY MELODY WUEST,
REGULATORY ANALYST



THERE'S NO SLOWING FIRST INTERNATIONAL INSURANCE

To understand how important it is to First International Insurance to support the community, attend a youth hockey game in North Dakota or western Minnesota. Chances are, you'll see the agency's name on one of the 14 Zambonis the firm has sponsored for school and rec leagues.

"We are big believers in supporting the community, including youth sports. Hockey is a big deal in North Dakota and Minnesota where we do business, so Zambonis were a perfect fit," says **Daniel Toy**, the agency's Director of Insurance and Vice President.

"We are also big believers in providing service to the community as well, both on a company and individual level," Daniel adds.

Strong Partnership

First International Insurance dates back to 1910 and has always been affiliated with its namesake bank, which is on its fourth generation of family ownership. Today, the agency has 15 locations in North Dakota, 2 in western Minnesota, and 2 in Arizona.

The agency mix of business is approximately 55 percent commercial lines, 35 percent personal lines, and 10 percent farm. A generalist in commercial lines, First International Insurance writes a large amount of commercial property thanks to bank referrals as well as a number of businesses related to the region's booming oil and gas operations.

Daniel has managed the agency for the past eight years, during which it has achieved rapid growth—anywhere from 20 to 40 percent in revenue per year—and doubled its staff. During that time, the agency has also increased its premium with Acuity fivefold.

"Almost all of our growth has been organic," Daniel says. He attributes that growth to two key factors, the first of which is the consistent support provided by First International Bank & Trust.

"We've always had tremendous buy-in and belief from the bank in our insurance operations. They are confident in our ability to write good business and be successful for our mutual clients," says Daniel.

The second factor is the agency's staff. "We've hired the right people and put them in the right spots. Everyone has

a commitment to doing things right and getting things done quickly for the customer," he says.

In particular, Daniel gives credit to the agency's management group. "From operations, to production, to sales, to service, the strength of our management group is their dedication to serve and to the best interest of the customer," he says.

First International Insurance is also a staunch supporter of continued education for staff and promotes teamwork between the sales and service sides of the business. To that end, the agency created a commercial marketing role to help producers focus on sales and also hired a dedicated trainer to help both new producers and service staff as well as provide ongoing education.

No Slowdown

Having doubled its size over the past five years, First International Insurance plans to again double over the next five. Achieving that goal through primarily organic growth will come from capitalizing on the strengths that have propelled the agency for over 100 years.

"We have great people, including managers, producers, and service staff. We have also brought a number of younger people on board, which helps ensure we are cultivating the next generation of insurance professionals," Daniel says. "Their energy level and commitment will drive us into the future, with our tenured leaders steering us along the way."



Pictured in front of two Zambonis sponsored by First International Insurance are Production Manager Greg Johnson, Personal Lines CSR Supervisor Amy Rossman, Commercial Lines Service and Sales Manager Andy Hendrickson, Personal Lines Manager Char Schwan, Accounting Manager Lucas Gramlow, Operations Manager Chris Schoonhoff, and Director of Insurance Daniel Toy. Not pictured are Production Managers Dan Kendree, Marella Schwan, and Patty Feakes, and Commercial Lines Service Manager Katie Jorgensen.



SHARE YOUR FIREFIGHTER APPRECIATION STORY **AND WIN!**

October is Fire Prevention Awareness Month, and Acuity is commemorating it by sponsoring a Fire Department Appreciation Contest.

To enter, contestants should create a video of one minute or less explaining why they are thankful for their local fire department or one firefighter/EMT in particular. Videos should be uploaded at acuity.com/fire-contest between October 1 and October 31.

The contest is open to people of all ages. First- and second-place winning entries will be chosen from each of the following age categories: 12 and under, 13-18, and 19 and over. First-place winners will receive \$500 with \$1,000 to their chosen fire department. Second-place winners will receive \$250 and their fire department will receive \$500.

Agents are welcome to enter the contest and are encouraged to share the contest with their customers as well, especially those who may have a positive experience to share about their local fire department.

ENTER TO WIN

Two winners will be chosen from each of the following age categories:

- ▶ 12 and under
- ▶ 13-18
- ▶ 19 and over



WE WANT YOUR FEEDBACK!

We recently added a link to each Commercial Lines Internet Rating screen that will allow users to enter feedback directly into a free form area. We welcome your comments to help us make our internet rating platform even better!

The screenshot shows a web browser window displaying the Acuity Insurance website. The page is titled "Named Insured & Contacts" and includes navigation links for "Expect Evaluation", "Main Menu", "Policy Info", "Contact Us", and "Home Page". The main content area is divided into sections: "Insured Information", "Business Information", "Other Named Insureds", and "Contacts".

The "Insured Information" section includes fields for "Business Status" (Individual), "First Name" (Minnie), "MI" (A), "Last Name" (Mouse), "Suffix" (None), "DBA" (Minnie Mouse Advertising), and "In Care of". It also displays "Address verified by United States Postal Service" and fields for "Address" (1234 MAIN AVE), "City" (SHEBOYGAN), "State Wt", "Zip" (53083), "Business Phone" ((855) 857-8309), and "Website" (Minnie@MinnieMouseAdvertising.com).

The "Business Information" section includes fields for "Inspection Contact ID", "Phone", "Accounting Records Contact", "Phone", "Social Security Number/FEIN", "Year insured started business", and "Business operated under differ".

The "Other Named Insureds" section includes the text "Additional Insured Information to Screen. Contact your underwriter".

The "Contacts" section includes the text "To enhance customer service, email addresses may be used to send news and information regarding products and services to designated contacts. To help this communication, provide a name and email address for each contact." and an "Add Contacts" button.

A feedback modal is overlaid on the page, titled "Your feedback is important to us!". It contains the text "Tell us about your Internet Rating experience." and a large text input field. Below the input field are two buttons: "Maybe later" and "Submit". A red arrow points from the "Share your feedback with us" link at the bottom of the page to the "Submit" button in the modal.

At the bottom of the page, there are "Back" and "Next" buttons, and a link "Share your feedback with us" which is circled in red.

ELECTRONIC DATA LIABILITY OR CYBER LIABILITY? **YOU NEED BOTH**

In the ever-evolving world of cyber coverage and Internet crime, there can be confusion about the difference between electronic data liability and cyber liability, as well as where data breach comes into play. Electronic data liability coverage has been around longer than cyber coverage, but which coverage do your customers actually need? The answer is that they might need both.

Most general liability (GL) policies contain a broad electronic data exclusion. Acuity customers have the option to buy back electronic data liability coverage. This coverage protects the policyholder if their actions cause damage to tangible property, which in turn causes another party to lose electronic data. Since electronic data itself is not tangible property, coverage is applied to indirect damage.

For example, a landscape contractor hired to plant trees cuts a cable that provides Internet service to an office complex. The service is down for two days. Due to the outage, several tenants of the office complex cannot conduct their daily business. They later sue the landscape contractor for the income they lost during the outage (indirect damage). The standard GL or Bis-Pak forms will exclude coverage for the suit brought against the landscaper; however, if the landscaper has the electronic data liability endorsement on their GL or Bis-Pak policy, the tenants' claims against the landscaper would be covered, subject to all other policy conditions and limits.

However, neither the underlying GL policy nor the electronic data liability option protect in the event of a data breach or provide assistance if data stored for the business or clients is extorted by cyber criminals. That's why cyber liability and data breach coverages are needed. Acuity's collection of cyber and data

breach coverages is available to protect from damages related to a computer virus, computer attack, cyber extortion threats, and costs incurred in responding to a data breach.

For example, consider if the landscape contractor completes the tree planting job and takes payment via credit card from the office complex owner. The contractor is then hacked or releases their customer's credit card number and is liable for the loss. This is not covered on the GL policy or electronic data liability endorsement—the landscaper would need Acuity's data breach coverage. This coverage will assist the office complex client dealing with the breach of data and protect the landscaper if the office complex owner sues them.

For more information on equipping your business and your customers' businesses with adequate coverage for all things cyber, check out Acuity's Cyber Suite!

Have questions about cyber coverage? Just email CyberCoach@acuity.com. Be sure to check back next month for the winners of August's phishing email contest!



BY ALISON MANEGOLD,
REGULATORY ANALYST, AND
MIKE SCHUH, MANAGER -
COMMERCIAL UNDERWRITING



ACUITY RANKED AMONG TOP SUPER REGIONAL INSURERS FOR 13TH CONSECUTIVE YEAR

Acuity is named to the 2019 list of Super Regional Property-Casualty (P&C) Insurers, an annual ranking prepared by the *Insurance Journal* and research firm Demotech, Inc. of the leading multi-state P&C carriers in the nation. We are ranked at number 11.

“Super Regional Insurers are critically important to the insurance industry, and of particular importance to their agents, producers, and insureds. These companies are typically strong, stable markets that work hard for their agents, insureds, and their reinsurers,” says **Barry Koestler II**, Demotech Chief Ratings Officer.

“For 13 years, *Insurance Journal* has worked with Demotech Inc. to exclusively publish its ranking of the nation’s top Super Regional P&C Insurers. Super Regional Insurers are an important partner for agents and brokers in helping deliver insurance products to consumers every day,” says Editor-in-Chief **Andrea Wells**.

Acuity has been named to the list every year since its inception in 2007 and has always ranked in the top 20.

“Being ranked the number 11 Super Regional in the nation is a testament to the efforts and commitment of our employees and agents in sustaining our growth and momentum,” says **Ben Salzmann**, President and CEO.

“We are pleased to again be recognized as a strong, stable, and growing market for agents and the individuals, families, and businesses we protect.”

Acuity’s sustained growth has kept us ranked consistently as a Super Regional P&C Insurer. In 2018 alone, we reported \$255 million in new business premium, propelling us to an all-time high revenue of \$1.542 billion, an increase of 7.2 percent over 2017. Acuity has doubled our top-line revenue in the past eight years and, for the past 19 years, has consistently grown faster than the insurance industry.



Kelsey Rupnow,
Commercial Underwriter



Industry Insider

While the largest metropolitan areas in the U.S. have the highest overall number of car thefts (Los Angeles is #1 with nearly 54,000), smaller metropolitan areas have higher per-capita theft rates. According to the NICB, the top 5 cities in terms of car theft per residents are:

1. Albuquerque, New Mexico
2. Anchorage, Alaska
3. Bakersfield, California
4. Pueblo, Colorado
5. Modesto, California



Q. Which businesses need product withdrawal coverage?

A. Manufacturers need this coverage. In addition, your wholesaler-distributors and retailers may have a product withdrawal exposure.

Q. What does this form cover?

A. It pays for the product withdrawal expenses incurred by the insured as well as the legal liability for these expenses incurred by others.

Q&A CUIITY

Q. How can I get this coverage for the businesses I insure?

A. Check with your underwriter. A key question is whether the product withdrawal coverage is supported by Acuity products/completed operations coverage. If it is, they will be happy to work with you.



Searching for a Job?

Headquarters

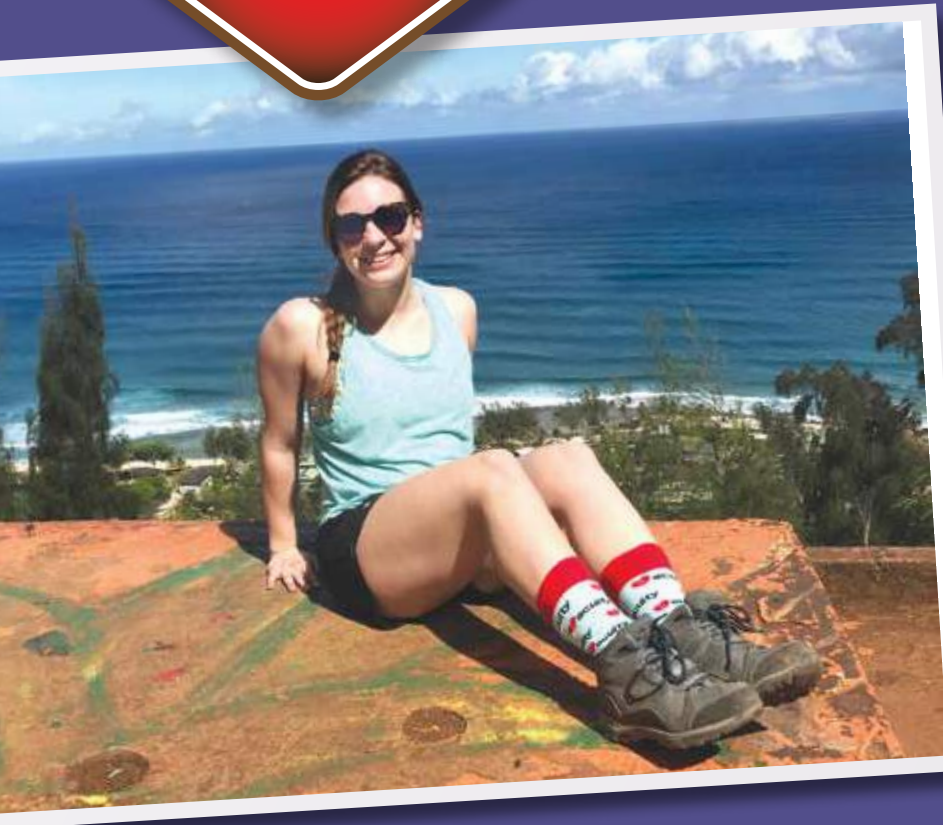
- Business Analyst (Entry-Level or Experienced)
- Inside Claims Representative
- Programmer
- Regulatory Analyst
- Regulatory Analyst (Workers' Compensation Specialist)

Field

- Commercial Field Underwriter
Richmond, Virginia
- Loss Control Representative
Northeast Illinois
Richmond, Virginia
- Territory Director
North Dakota/South Dakota

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.



Commercial Underwriter **Jess Meluch** with her Acuity socks in Kailua, Hawaii.



Business Analyst **Jennifer Geiger** pictured along the Grand Canyon South Rim with her Acuity gloves.

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!



When **Melanie Sue Peterson**, Customer Service Agent at Dacotah Insurance, traveled through Beartooth Pass near Yellowstone National Park in June, the roads were still flanked by over six feet of snow. Good thing she had her Acuity hat and scarf!



Douglas Hemphill, President and CEO of Hemphill & Associates, made the 4,440-mile road trip from Iowa to the end of the Alaska-Canadian Highway in Delta Junction, Alaska, with his Acuity gloves.



Amy Fletcher, Personal Lines Account Manager at CEK Insurance, with her Acuity socks in Glacier National Park.

THE PEOPLE AND PARTNERSHIPS BEHIND OUR PROMISE

At its most fundamental level, insurance is a promise. When disaster strikes, Acuity promises to be there to help our customers repair, rebuild, and recover. Our ability to fulfill that promise is built on a foundation of many strengths, including the people who deliver our claims service and the claims partnerships we have created.

At Acuity, our claims staff pride themselves on providing superior service to our customers by being true multi-line adjusters and having the ability to handle all facets of a claim. It is not uncommon for an adjuster to receive general liability, property, and auto loss assignments in the same day, and for some losses to involve multiple lines of coverage. Our adjusters are trained and experienced to handle whatever comes their way, and we offer continued growth and development opportunities as needed by the individual or department.

We are also one of the few carriers in the industry to provide true “cradle to grave” claims handling, where the adjuster assigned to handle the claim on day one is responsible for the claim throughout its lifecycle. Some claims do require bringing in additional resources, such as catastrophic property losses, vehicle inspections in areas of high concentration, or legal resources in litigation, but the initial adjuster is still at the center of the process driving the claim to conclusion. We promote a team approach on complex claims, and our management works with the adjuster by providing support when needed.

Partnerships are another “people” component of Acuity’s world-class claims service. We never stop working to build strong relationships, not just with agents, but also with body shops, contractors, legal professionals, and a vast array of other vendors we work with on a regular basis. In selecting vendors, we look to partner with the best of the best in the industry and strive to be the preferred client of all our vendors, just as we work to be the carrier of choice to our agency force.



Acuity’s approach to building partnerships is an active one. It is common for our claims professionals to proactively meet face to face with agents, attorneys, experts, and contractors to discuss ongoing claims. Outside of working with partners on individual claims, our claims professionals also attend community and charity events to give back within our respective communities while networking and further developing these partnerships.

These strong partnerships help our claims professionals bring claims quickly and fairly to conclusion while providing the best service possible to our customers. Consider what one of our partners, Attorney Tom Binder from Simpson & Deardorff S.C., says:

“We are so appreciative of our longstanding business partnership with Acuity. Acuity consistently recognizes and values its counsel as part of its team. This team approach to claims and litigated matters allows us all to focus on the best interests of the company and its policyholders.

Acuity’s claims professionals have a well-rounded base of knowledge as a result of Acuity’s multi-line approach. This allows counsel to work closely with the claims representative to define and discuss the presented issues and facilitates a refreshing partnership toward setting and achieving the desired goal.”

Of course, there are many other components of our ability to provide world-class claims service, including our financial strength and stability, customer segment specialization, effective utilization of technology, process efficiency, and more. However, people—our “boots on the ground”—are who ultimately deliver on our promise to customers and help rebuild shattered lives.

**BY JULIE BEAUMONT,
MANAGER – FIELD 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.

Jill



Acuity had the most competitive rates, saving us several hundred dollars a year on auto and homeowners insurance. When I had a claim, they were immediately responsive and efficient. Even the car repair shop (I was hit by another car while stopped, causing considerable damage) said Acuity was their favorite company to work with and what the shop owner himself had for his own personal insurance.



TENNESSEE AGENT SCORES **AN ACE WITH ACUITY**

On July 3, **Ed Crenshaw**, Account Executive at V.R. Williams & Company of Winchester, Tennessee, hit a hole in one on the third hole at Franklin County Country Club. His second lifetime ace, coming 31 years after his first in 1988, was especially memorable because he was playing an Acuity ball!

ASK THE SPECIALIST

ASK CLIFF

I've heard a lot about the "Internet of Things." What is its impact on trucking?

In my travels visiting motor carriers, I see a lot of glider kits. Often, the owners proudly state that the engines are pre 2000-model years. They go on to state how reliable these trucks have been for them and that they are simple in their design and easy to perform maintenance on. I can certainly see the draw, as many of today's drivers are accustomed to these trucks. As a matter of fact, the Bureau of Labor Statistics estimates that the average age of a commercial truck driver in the U.S. is 55 years old. So,

it is only natural that we are comfortable with what we know, what is affordable, and what has reliable uptime.

But as we know in life—and certainly in trucking—all things will change, and the Internet of Things (IoT) is one of those changes. IoT is the extension of Internet connectivity into physical devices. These devices communicate and interact with other devices via the Internet and can usually be remotely monitored or controlled using a smartphone, tablet, or computer.

The IoT is already making an impact on trucking. Examples include:

Safety Telematics. These tools gather performance data in real time that is accessible to fleet managers, brokers, or even shippers. They can include ELD, GPS, cameras, and sensors. These tools can monitor hard braking, vehicle speed, location, tire pressure, engine oil pressure, water temperature, and even temperature, humidity, and vibration in the trailer, just to name a few.

Maintenance. Some fleets are using apps that report any safety defects identified by the driver completing their DVIR back to the maintenance department and automatically schedule the truck for needed repairs. In addition, some manufacturers are monitoring the vehicle's health and proactively identifying future predictive diagnostic data or mechanical issues.

Security. Whether in the form of load lock sensors in a trailer or video cameras monitoring an office or shop, IoT offers a sense of security in understanding what is happening at these locations.

In trucking, IoT is here to stay. It can help businesses improve their efficiency in today's competitive climate.


Cliff Johnson is Acuity's Trucking Consultant. Contact him at trucking.news@acuity.com.



Find the Flagpole

Our July flagpole was hidden in the *Agent Match Game* article on page 16. The three winners of \$100 chosen from among those who found it are:

Denise Wiscons	Envision Insurance Group LLC	Galesburg, IL
Tondi Johnston	Far North Insurance Inc	Fargo, ND
Marleigh Thompson	The Richards Group	Bennington, VT

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 15, 2019. This contest is open to agency staff only.



IMPOSSIBLE INSURABLES

DOUBLE TROUBLE

As the saying goes, two heads are better than one—but that doesn't apply to ladders. This contractor should have used one appropriately sized ladder for the task rather than two. And don't forget, ladders need to be set up correctly to help ensure safety. Never use an A-frame ladder in a leaning position.

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.

A photograph of a construction site. In the foreground, there is a tan portable toilet. To the right, a white utility van is parked. Two ladders are leaning against the van and the brick wall of a building in the background. One is a red A-frame ladder leaning against the van, and the other is a taller red ladder leaning against the brick wall. The sky is overcast.

JAMIE WOODS BRINGS EXPERIENCE, TEAM FOCUS TO CUSTOMER SERVICE

As Ellerbrock-Norris Insurance evolves into a consultative risk advisory firm, it needs a team of people who are proactive in providing clear risk management strategies to its clients, will take ownership and pride in the success of clients, and will work with the firm to be looked upon as a lead advisor for clients.

Jamie Woods is an invaluable member of that team.

“Jamie is the type of person our company strives to have on our team to allow our clients to have the most success working with us,” says **Andy Bassett**, agency Principal. “She has proven to be a person who wants to learn, grow, and lead, and we are proud to have her as part of our team in order for us to maintain strong relationships with our key partners, like Acuity.”

Jamie has been a Client Advocate – Commercial Lines at the Nebraska-based agency since coming on board two years ago. Prior to that,

she was a Claims Representative for an insurance carrier, where she gained experience that has paid dividends in providing customer service.

“Working in claims before and working as a client advocate today are both customer-facing roles. I feel comfortable talking to customers in claims conversations or handling other situations that arise,” says Jamie, who holds the Associate in Claims designation and is nearing completion of her CPCU. She adds that being proactive is a key component of great customer service.

“You need to try to anticipate clients’ needs through listening and good communication, which is something everyone here is very good at,” she says. “We have a truly great team where everybody is willing to step in whenever and wherever needed.”

Congratulations to Jamie Woods, an Outstanding Service Professional!



OUTSTANDING

WORD OF MOUTH

facebook

Independent agents get a Five-Star carrier partner with Acuity! Check out more great reasons to do business with Acuity at facebook.com/acuityagents.

