



INFOCUS
APRIL 2019

BUILDING **STRONG** RELATIONSHIPS

2019
SPRING TOWN HALL
HIGHLIGHTS

BUILDING OUR FUTURE TOGETHER

March 20 marked the first day of spring and also the occasion of Acuity's 2019 Spring Town Hall Meeting. It was again an honor to invite agents to our Town Hall to hear the latest in Acuity news and strategy from the executive team either in person at our headquarters or online. Look for our next agent Town Hall Meeting this fall!

OVER
6,500
AGENTS
VIEWED THE
EXPERIENCE!

At Acuity and online.

**\$1,000
WINNERS**

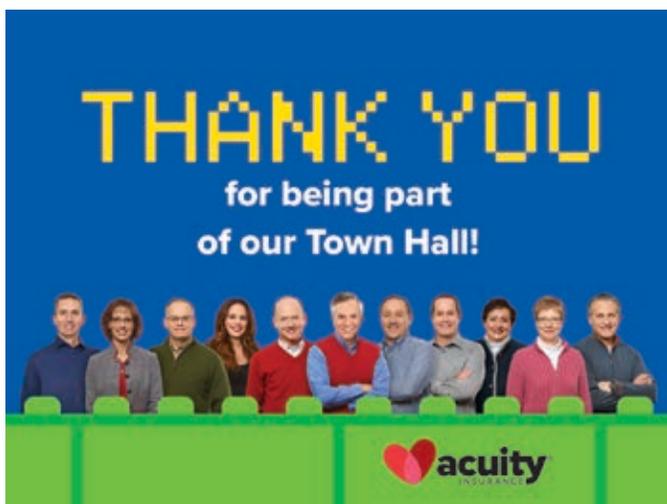
12 agents and 6 Acuity employees each won \$1,000 in random drawings during the Town Hall.

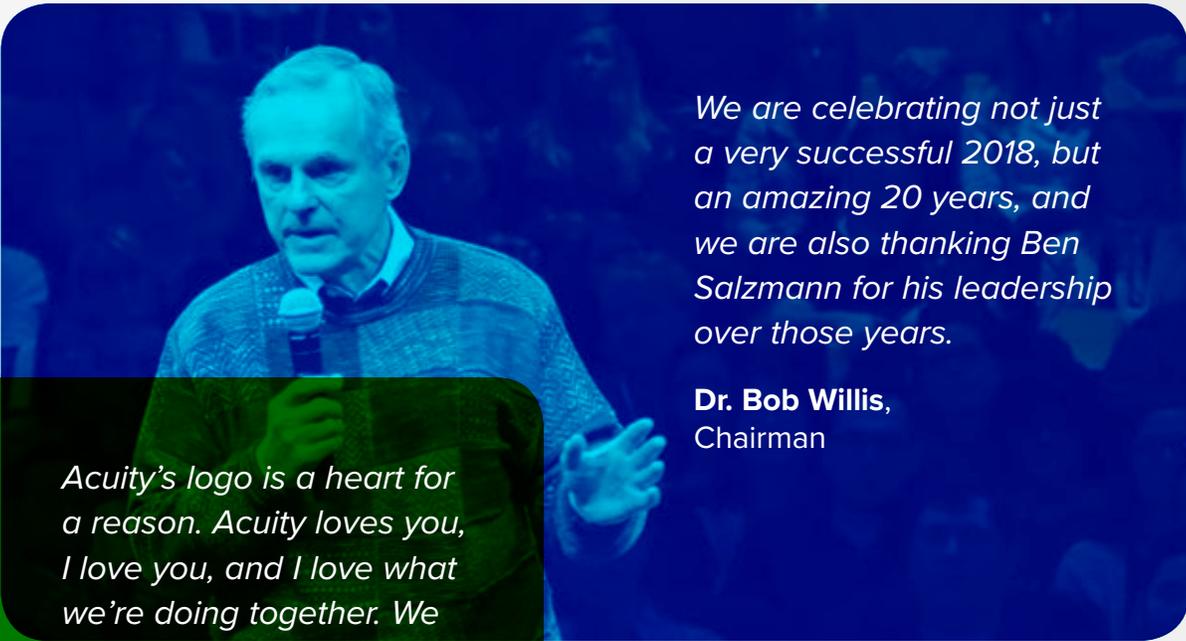
AGENTS

Suzanne Nichols, Wilks Insurance Agency Inc.
Eric Schulte, Robertson Ryan & Associates
Brenda Kay Carr, Morgan Insurance Agency Ltd.
Charles Wrzesinski, Fox River Insurance
Sarah Elizabeth Peterson, Central Insurance Services
Sean Stevens, Carlton Insurance Agency
Susan Hendrikson, MBT Insurance
Leon Satz, Midwest Insurance Consultants
Shelley Isler, United Insurance Agencies
Angela Mae Allison, Tegeler & Associates
Alicia Hinnendael, Winnebagoland Insurance Agency
Nicole Kirsten, Robertson Ryan & Associates

EMPLOYEES

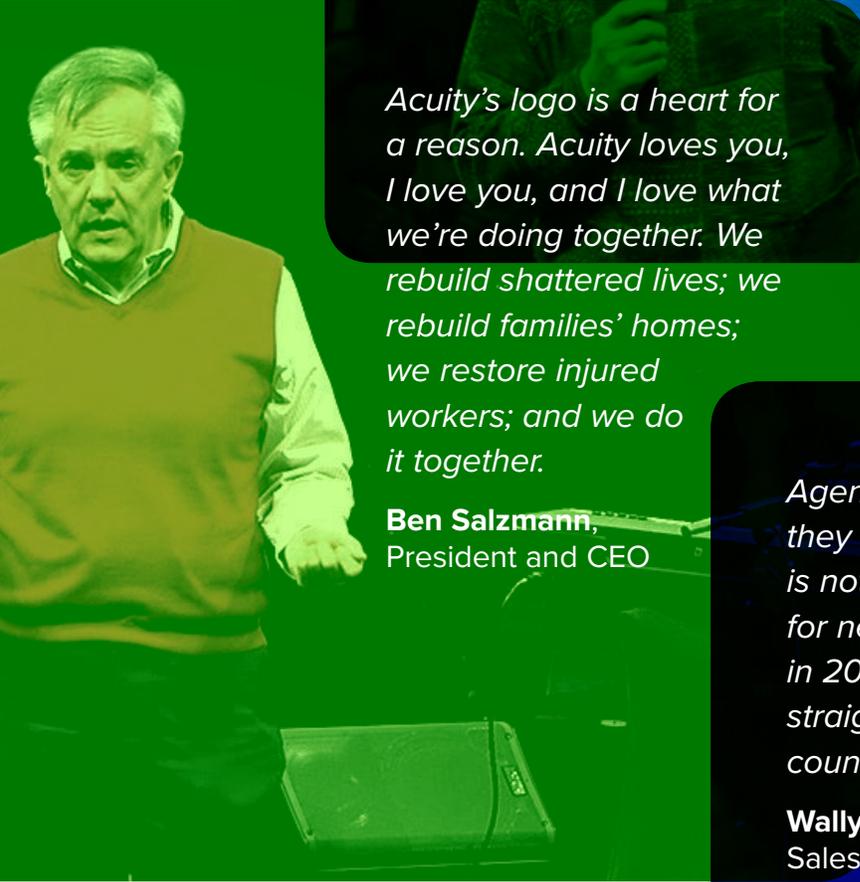
Dirk Perry, Territory Director
Katie Klemme, Commercial Processor
Cindy Schwaller, Accounting Clerk III
Charles Reimer, Commercial Underwriter
Debra Nadwidney, Field Claims Representative
Kristine Jones, Commercial Processor





We are celebrating not just a very successful 2018, but an amazing 20 years, and we are also thanking Ben Salzmann for his leadership over those years.

Dr. Bob Willis,
Chairman



Acuity's logo is a heart for a reason. Acuity loves you, I love you, and I love what we're doing together. We rebuild shattered lives; we rebuild families' homes; we restore injured workers; and we do it together.

Ben Salzmann,
President and CEO



Agents place business with carriers they understand the most, which is not only why we set a record for new business written premium in 2018, but why we've had 20 straight years of in-force policy count growth.

Wally Waldhart, Vice President -
Sales and Communications



Our incredible commercial hit ratio is a measure of how connected we are with our agency force. The increase in the number of quotes we are getting also shows that agents have faith in us.

Ed Warren,
Vice President - Commercial Lines



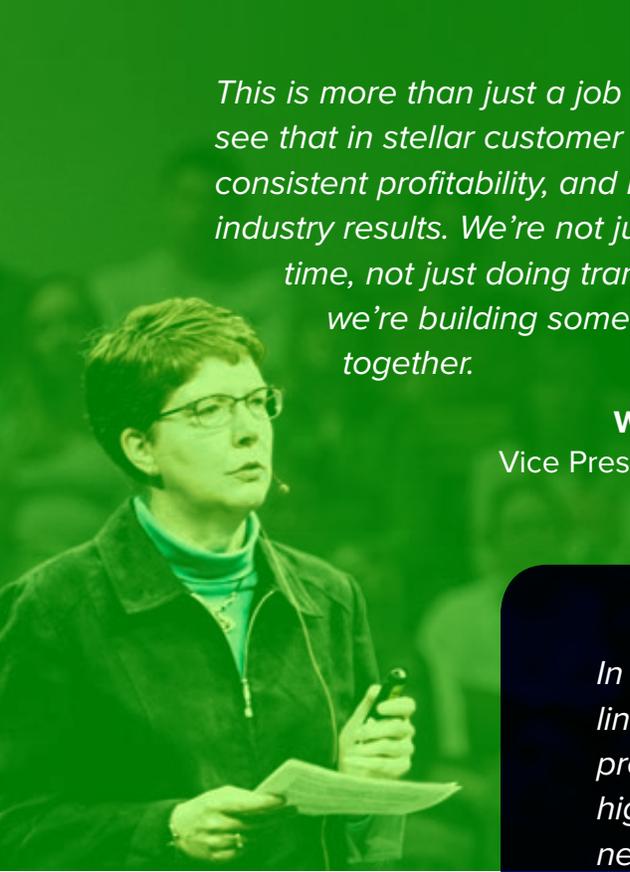
We've had 22 consecutive years of premium growth. Thank you to everyone at Acuity and thank you to our agency force for making this possible.

Trisha Krautkramer, General Manager - Branding (for **Shane Paltzer**, Vice President - Marketing and Personal Lines)



Our retention levels go up 4 points on policies that have had a claim because of our service. 95% of the time our claims service is rated good or excellent, which reinforces why customers choose us and our independent agent partners for insurance.

Jamie Loiacono,
Vice President -
Claims



This is more than just a job to us. We see that in stellar customer service, consistent profitability, and better-than-industry results. We're not just putting in time, not just doing transactions—we're building something bigger together.

Wendy Schuler,
Vice President - Finance



In both personal and commercial lines, we are experiencing profitable growth and all-time high retention. Our capital has never been stronger. Thank you for your contributions to these great results, which allow us to continue to grow.

Pat Tures, Vice President - Actuarial and Strategic Information

We are a workplace that people want to be a part of. Whether you're an employee or agent, we all come together to make Acuity amazing.

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



Acuity's quick, consistent turnaround and accuracy helps agents deliver on their promises. Our teams have the ability to be adaptable and engage with people when and how they want to engage. Thank you, agents, for entrusting your best customers to Acuity.

Sheri Murphy, Vice President - Services and Administration



We're growing our staff for the future—to ensure we can maintain service levels as we grow and innovate for the future. The industry is changing, and we continue to build new applications, new systems, and new products that deliver all the value and ease of business that our customers and agents rely on.

Melissa Winter, Vice President - Business Consulting



We continually look to innovate toward agency connectivity to ensure we are the easiest company to do business with. We continue to increase agency download capability to ensure the most current and up-to-date information is at agents' fingertips.

Marcus Knuth, Vice President - Enterprise Technology



INDUSTRY EXPERT EXPO



Experts from all six of our customer segment teams were on hand in our first-ever Industry Expert Expo. Agents could qualify for a prize drawing by visiting every display. **Lori Garlock** of Banco Insurance was the lucky winner of a \$40 Acuity Merchandise Store gift card!

GAMES! GIFTS! GREAT PEOPLE!

Construction

Crystal Kultgen, Commercial Underwriting Consultant, Angie Prinsen, Claims Consultant, Amy Hughes, Manager - Commercial Underwriting, Brittney Passini, Product Analyst, John Lack, Construction Specialist, and Paul Hanley, Director - Regulatory Affairs





Retail

Mike Duescher, Senior Commercial Underwriter, Aaron Stamm, Retail Specialist, Troy Eisenrich, Senior Loss Control Representative, Keith-Ann Rice, Senior Inside Claims Representative, and Sarah Borkenhagen, Product Analyst



Big Shots!

Larry Goebel and Emily Lackas of Goebel Insurance & Financial take a shot to support Feeding America at the Retail Team's display. Each point earned a \$1 donation from Acuity for a total of \$1,000!



Services

Marci Post, Senior Commercial Underwriter, and Paige K. Nelson, Product Analyst



Social Media Training

Olivia Myers, Branding Specialist, Michael Curry, Social Media Community Specialist, and Trisha Krautkramer, General Manager - Branding



Trucking

Sandy Herwig, Claims Consultant, and Cliff Johnson, Trucking Specialist, talk to Todd Phelan, President and CEO of Phelan Insurance Agency



Personal Lines

Carl Scheunemann, Personal Lines Underwriter, and Dave Cole, Senior Personal Lines Underwriter

Manufacturing

Mike Schlagenhauser, Manufacturing Specialist, Deidre Raulin, Product Analyst, and Michael Jaworski, Product Analyst



Our Industry Experts Focus on You!

STASSEN INSURANCE IS A FAMILY SUCCESS STORY

The story of the Stassen Insurance Agency can't be told without telling the story of the Stassen family. **Henry** and **Carol Stassen** started the agency in 1967. Operating out of their home—with just one customer, an adding machine, and a typewriter—the Stassens would grow the business over the next two decades and ultimately move to an office building in Woodstock, Illinois.

Their son, **John**, first got involved in the agency when he was 19. "I literally started by being responsible for emptying garbage cans, then filing files, and finally making cold calls," says John, agency President. "That experience led me to appreciate that there is no 'small job' in an agency—every task that's done by everyone here is important."

After John married his wife, **Susan**, she became involved in the business as well. "There were days when we worked in the office and our kids were in car seats next to our desks," recalls Susan, Vice President.

In 1998, John and Susan purchased and assumed management of the agency. Although Henry has passed, Carol is still the bookkeeper for the agency at age 90. John and Susan's son, **Jonathan**, handles the agency's IT, and their daughter, **Maryann**, handles human resources.

Deep Roots

The agency writes personal lines and many types of commercial accounts. "We are a one-stop shop for our customers so they don't have to piecemeal their insurance protection," says John.

Stassen Insurance has also built a reputation as a trucking specialist. "A trucking account was one of the first policies I ever placed, and today we write many fleets in 18 different states," John says. "We also do consulting for attorneys and insurance companies around designing programs for truckers."

Although many changes have taken place over the past 50-plus years, one thing has stayed constant. "A thread from our very beginning was what dad always used to say: 'Take care of the customer and everything else will take care of itself,'" says John. "Providing great service, having great

insurance partners, and being people of integrity are what we are known for among our customers."

The Stassens also consider their staff part of an extended family. "We have been blessed with great people who are dedicated and passionate, many of whom have been with us for many years. We care about them, and we all truly care about customers. Our people are simply the best," says Susan.

Stassen Insurance is also a proud sponsor of Gavers Community Cancer Foundation, which raises cancer awareness through education and screening, improves care for local residents, and funds research. Gavers has raised more than \$7 million since 2000, and many Stassen staff members volunteer with the foundation as well.

Moving Forward

The agency's mission is to be one of the premier independent insurance agencies in the Midwest and to provide clients the best insurance products and service available. That focus has led to strong customer retention and positioned the agency for continued growth.

"We have personal lines customers who have been with us from the very beginning. We have long-time commercial lines clients where we are working with the third generation of ownership," John says.

"We will continue to do exactly what we've been doing, and try to do it even better," Susan says. "When we take care of customers, they refer people to us and we will continue to grow."

Susan Stassen, Teresa More, Julie Bronson, Judy Schullo, Roberta Ornelas, William Yoder, Carol Stassen, Laurie Stanley, Chris Duffy, Rebecca Hayes, John Stassen. Not pictured: Terri Schuring.





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.

Services

Ordinance or law insurance covers losses a business incurs due to the enforcement of ordinances or laws regulating construction and repair of damaged buildings. This coverage is important since building codes can significantly increase the cost of repairing or replacing a damaged building.

An unendorsed standard commercial property insurance policy does not cover the loss of the undamaged portion of the building, the cost of demolishing that undamaged portion of the building, or the increased cost of rebuilding the entire structure to meet current building codes.

A standard replacement cost policy will pay to replace new for old, but only if the building codes (ordinances or laws) do not require a better new than you had before. Additionally, the standard insurance policy will not pay for the undamaged portion of the building that must be destroyed. To be insured for that, the building owner needs to purchase ordinance or law coverage.

Coverage for these loss exposures is widely available by endorsement. Speak with your underwriter today about ordinance or law coverage!

BY **DEBBIE BEYER**,
SENIOR COMMERCIAL
UNDERWRITING CONSULTANT



Retail

Wholesale and distribution customers are classified under retail but may have coverage needs and exposures that look more like a manufacturer or trucking operation than a clothing store or general merchandise store. For instance, wholesalers might operate a warehouse that has forklifts, loading docks, and hazardous machinery that isn't present in mainstreet retail businesses.

Because of this difference, we have recently updated the retail safety materials section on our website to include specialized information relevant to wholesalers and distributors. Our Safety Talks are organized by topic, including a newly updated retail/wholesale topic. This updated section includes titles for wholesalers such as Forklift Safety Basics, Forklift Safety, Loading Dock Safety Is Serious Business, and Pallet Storage Outdoors.

Acuity's safety materials can be accessed for retail and other industry segments under the Resources & Tools section at acuity.com. Many of these materials can be co-branded with your agency information to reinforce the value you bring to your customers as you meet their risk management needs.

BY **BETH DEVER**,
REGULATORY ANALYST



Construction

Falls continue to be a leading cause of injury and death for construction employees. OSHA's National Safety Stand-Down week, which takes place May 6-10, is designed to encourage employers to talk to their employees about fall hazards, reinforce the importance of fall protection, and emphasize safety in using ladders, which are involved in 24 percent of construction fall deaths.

National Safety Stand-Down week is also a good opportunity for you to connect with your contracting customers and help them promote awareness of fall prevention. Encouraging them to undertake activities such as toolbox talks, safety equipment inspections, rescue practice, or discussions of job-specific hazards are some ways you can help construction business owners engage their employees in fall safety awareness.

Acuity offers many safety resources. OSHA also offers free training materials, infographics, and suggestions for successful stand-down events.

If your contracting customers participate in National Safety Stand-Down week, they can also share their story on social media with the hashtag #StandDown4Safety. Any type of contractor can participate, from residential construction firms to highway construction companies. See osha.gov/StopFallsStandDown for resources and highlights from past stand-downs.

BY **ANDY HUGHES**,
SENIOR LOSS CONTROL REPRESENTATIVE



Manufacturing

The skills gap is a huge problem for manufacturers. In fact, according to the National Association of Manufacturers, 68.2 percent of companies reported that attracting and retaining a quality workforce is their number one concern. Manufacturing is looking to creative solutions to the problem and is also looking at ways to recruit women.

Women are underrepresented in manufacturing. Although they are 51 percent of the population, women make up only 27 percent of employees in manufacturing. It wasn't always this way: during both World Wars, many women went to work in factories because so many men were gone. Images such as Rosie the Riveter were used to attract women to factory work. But after the war, women were encouraged to stay at home and raise a family.

Even though more women entered the workforce over time, manufacturing was still considered to be dirty, hard work that was not appropriate. However, the industry as a whole has worked hard to change this perception and is working to recruit women into the field. Many companies are changing their culture to be more inclusive and creating programs to attract women to their workforce. They are also working with local middle and high schools to show girls from a young age that manufacturing can be a rewarding and lucrative career.

At Acuity, we are doing our part to make sure women are aware of the great opportunities in manufacturing by sharing news and information on opportunities in manufacturing, supporting local high school robotics, and being members of the Women in Manufacturing Association.

BY **DEIDRE RAULIN**,
PRODUCT ANALYST



Trucking

With thousands of miles driven every year, your trucking insureds have plenty of interesting stories to share. Invite them to share these stories with us, and they could win \$100. All your insureds need to do is send us their photos along with a few words about why we should feature their Life on the Road.



Greg Thede, owner of G N T Trucking in Badger, Iowa, shared this photo and won \$100! For the past three years, his faithful companion Dude has been sitting on the passenger's side. "Dude definitely owns the passenger seat and guards the truck at night when I'm sleeping," says Greg. He adds that the yellow lab/golden retriever mix is a favorite with customers and staff at truck stops.

Photos can be sent to lifetheroad@acuity.com. For complete rules and to see the winners, visit acuity.com/lifetheroad.

BY **STEVE MALIBORSKI**,
SENIOR PRODUCT ANALYST



Personal Lines

As we head into storm season, we can expect plenty of thunderstorms with wind and hail, which are the primary perils many homeowners face. In fact, premium for wind and hail accounts for just under 40 percent of our total homeowners premium in all states combined and makes up more than half our total homeowners premium in Colorado, Kansas, Minnesota, and South Dakota.

Roofs are a typical area damaged in wind and hail claims. The good news is Acuity settles roofing claims on a replacement cost basis—even older roofs. As long as the home is insured at 100 percent of replacement cost, we will pay the full amount needed to repair or replace damaged shingles or, if applicable, the entire roof, after the policy deductible. In contrast, many carriers restrict policy coverage to actual cash value on roofs older than a certain age.

To offer this broad coverage, we take a common-sense approach to underwriting and utilize sophisticated pricing. We know that as roofs get older, they are more likely to be damaged by wind and hail. As a result, we've developed a series of roof guidelines and rating factors based on the age and material of the roof. We do inspect new business to be certain we do not insure homes with deteriorating roofing material.

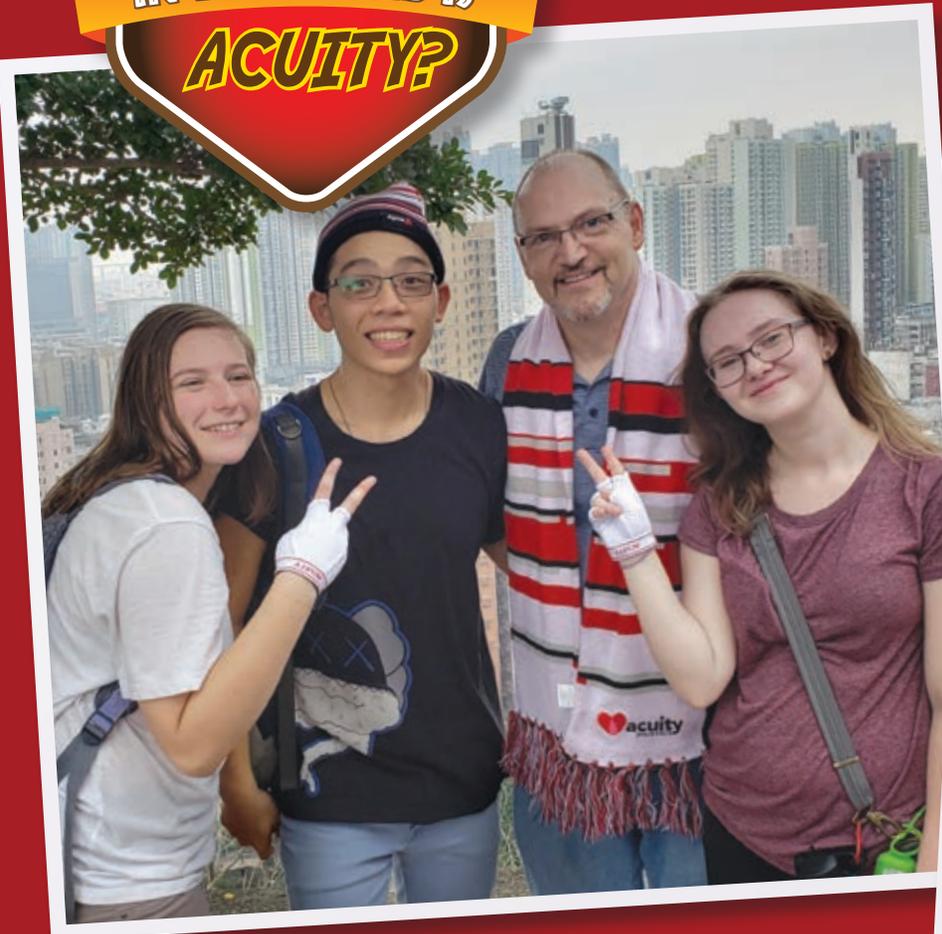
Our straightforward approach to settling roofing claims is another reason to sell Acuity!

BY **KELLY GODEJOHN**,
PERSONAL LINES UNDERWRITER





**WHERE
IN THE WORLD IS
ACUITY?**



BankWest Insurance Agent **Randy Wombold** travels with members of his congregation each year to Hong Kong for a mission trip. This year, he brought along some Acuity gear for himself and (left to right) **Tatianna**, **Marco**, and **Kassidy**. Kassidy and Tatianna are from South Dakota, and Marco is from Kowloon, Hong Kong.



Heidi Vaitaiki of AssuredPartners and her husband, **Aisea**, took a Christmas vacation with some Acuity gear on Aisea's home island of Tonga in the South Pacific.

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

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

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



Commercial Processor **Jessica Heinen** and her husband, **Joey**, made use of their Acuity scarf, gloves, and mistletoe on a trip to Niagara Falls before Christmas.



Lyndsay Churchill from Centennial State Insurance Agency in Colorado braved the Catacombs of Paris with the help of her Acuity gloves!

Ben Mueller, Manager/Agent for Northway Insurance, and his wife, **Marlee**, are wearing Acuity socks, scarves, hat, and gloves under the Acuity mistletoe on the Island of Providenciales in Turks and Caicos.



WORLD'S TALLEST SYMBOL OF FREEDOM MAKES **GRAND STATEMENT AT SPECTRUM**

When Spectrum Investment Advisors expanded its Mequon, Wisconsin, headquarters, it built a patriotic-themed space to hold Coffee House Seminars featuring military veteran speakers. The company needed a grand statement for the new space and had the perfect subject in mind.

"Having driven past Acuity's headquarters many times, we were awestruck by the image of the massive American flag flying there. We wanted to find a way to capture that image at our headquarters," says company President **James Marshall**.

It took four trips to Acuity to finally get the right weather conditions for photographing the World's Tallest Symbol of Freedom. The mural spans 11 by 18 feet and includes statistics

about Acuity's 40- by 70-foot flag. The flag is also the backdrop for two displays in Spectrum's Presidents Café.

"When people come in to our office, we hear the word 'Wow' a lot when they see the mural of the flag," Marshall says. "It's inspired people. It's leading people to have conversations with their fathers, grandfathers, and even great-grandfathers about what they did in the military and the accomplishments they made to keep our country free. We're proud to have it as part of our office."

If you wish to view the mural, Spectrum invites you to stop at their office at 6329 West Mequon Road, or visit spectruminvestor.com.



WRECKED CARE

It might sound cliché, but our claims people really do care and love making a difference every day. It's not surprising we keep the best people on staff—we are consistently named a best workplace in the nation and frequently honored as a top employer in insurance and financial services. Our customers love us too! We have a 95 percent customer claims satisfaction rate* and offer a single point of contact through the entire claim.

Together, we rebuild shattered lives.
Join our claims team! [acuity.com/CLM](https://www.acuity.com/CLM)



ESIGNATURES COMING SOON

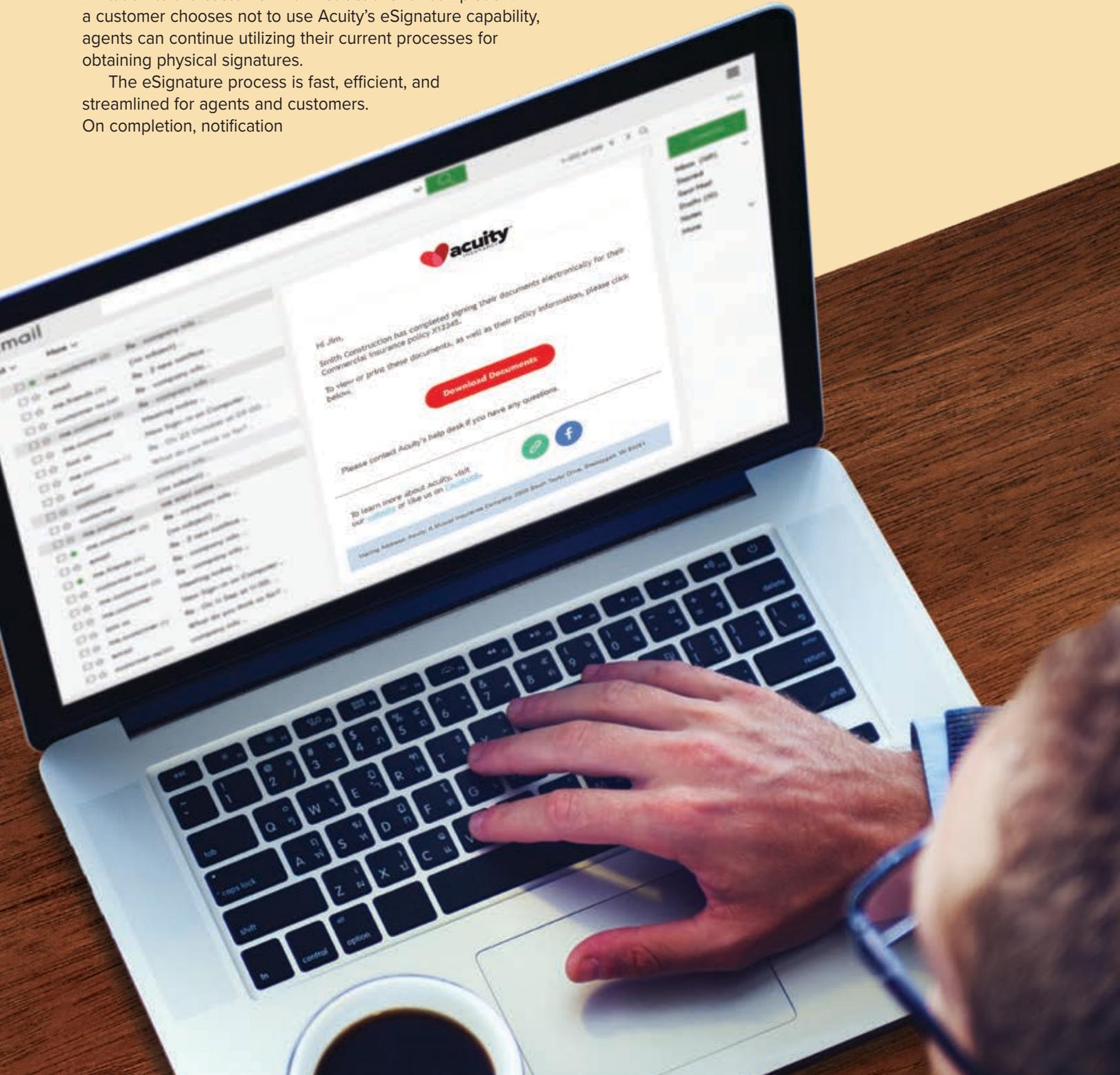
In May, Acuity is rolling out electronic signature (eSignature) functionality in our Internet Rating platform, beginning with policy applications for both personal and commercial lines and policy changes in personal lines.

Acuity's eSignature capability is valuable for agencies wanting faster turnaround time in gathering signatures or that do not have their own eSignature processes. Agents can choose the option for electronic document signing on the last screen in the Internet Rating system, which sends an email invitation to the customer with instructions for completion. If a customer chooses not to use Acuity's eSignature capability, agents can continue utilizing their current processes for obtaining physical signatures.

The eSignature process is fast, efficient, and streamlined for agents and customers. On completion, notification

is sent to the agent confirming signatures have been successfully collected, and signed documents are stored at Acuity. You can always view and print electronically signed documents on Acuity's website via "View Policy Print."

Questions regarding Acuity's new Internet Rating eSignature process can be directed to your territory director or underwriter.



SAFEGUARD AGAINST

SOCIAL ENGINEERING

Cyber hacking makes headlines, but social engineering that targets consumer and business information is perhaps even a greater risk of cyber loss. In social engineering—sometimes called human hacking—cyber criminals use techniques to gain trust and trick their victims into divulging sensitive information.

Social engineering is a serious risk to both individuals and businesses. Some of the more common types of social engineering include:

- **Phishing.** Cyber criminals send fraudulent, genuine-looking emails to entice victims to give out personal information such as passwords or credit card information.
- **Spear phishing.** This is similar to phishing but involves an effort targeted at a specific business or individual.
- **Vishing.** In this attack, criminals mimic the actual voice-response system of a company, such as a bank, then trick people into calling a 1-800 number that directs them to the fake system.
- **Baiting.** Cyber criminals entice victims to click a link in exchange for a promised benefit, such as a movie or music download.
- **Quid pro quo.** This is similar to baiting but offers a service, such as providing IT assistance in exchange for installing software or disabling antivirus systems.
- **Tailgating or piggybacking.** In this attack, a cyber criminal physically gains entry to a building or restricted area, such as by posing as a delivery driver and asking an authorized employee to hold a door open.

Most people know not to open emails from Nigerian princes. Unfortunately, defending against social engineering is more challenging because criminals impersonate people we know and trust and try to take advantage of our human tendency to be helpful.

There are some technology safeguards that can detect social engineering, and it's essential your antivirus software, firewalls, and email filters are enabled and up to date. However, in-depth defense requires people to be well-versed in personal best practices. These include:

- Approach all situations where internal organizational data or personal information is requested by outside sources with caution.
- Be especially wary of email requests with bad grammar or spelling, generic subject lines, odd URLs, or unnecessary urgency.
- Don't give personal or business information or passwords over email or the phone.
- Pay close attention to website addresses (URLs), as slight variations in spelling or different domains may be an indication of a link used by a cyber criminal.

- Be sure an email that appears to come from a trusted source is genuine by examining the header or full sending address, not just the name of the sender. Each email system handles this differently, so research how to obtain this information in yours.
- Never click a link or open any attachment in an untrusted email.
- When in doubt about the authenticity of any request for information, contact the company supposedly making the request directly via a known authentic phone number (such as from the back of your credit card or website contact page) for verification.

These practices should be clearly stated in your company's policies, along with building/guest access and other areas of physical security. You should also provide ongoing training to ensure all employees are aware of them. Only through continued vigilance can individuals and companies best protect themselves against social engineering risk.

Do you have any additional ideas or questions related to cyber attacks or coverage? Email us at cybercoach@acuity.com.



BY **JESSIE HOLTE,**
COMMERCIAL UNDERWRITING CONSULTANT

BRINGING CANINE COMPANIONSHIP TO OUR VETERANS

Post-traumatic stress disorder (PTSD) is a crisis among U.S. military veterans, and canine companionship can make a real difference in the fight against an incredibly high veteran suicide rate. The goal of Dogs2DogTags is to provide that companionship while simultaneously saving the lives of canines in shelters across the country.

Pam Wittkopp, Commercial Underwriting Consultant, and **Sarah Horne**, Commercial Underwriter, both serve as directors at Dogs2DogTags. Pam is Director of Canine Operations and serves as Secretary on the Board. Sarah was recently appointed Director of Special Events.

"Dogs and the military have always been near and dear to my heart. Getting to be a part of an organization like Dogs2DogTags brings those passions together," says Sarah.

Profound Impact

The idea for Dogs2DogTags came to organization founder **Torre Willadsen** when he was deployed as a civilian contractor working with military dogs in 2012. During his time with the 7th Marines, he developed close bonds with dogs and dog handlers alike.

"The most disturbing thing was the year we came home and these guys started killing themselves. I quickly realized it wasn't so much about the traumatic experience, it was being separated from your brothers," Torre says.

"You become so close to the guys that you are with, and when you disengage from that family, it's hard to

talk about what you went through," he adds. "They kept me safe for seven months in the most chaotic area of operations, and it was heartbreaking for me to see them killing themselves. I wanted to do everything I could to save both dogs and guys who have fought for our nation, and that's how Dogs2DogTags started."

Based in Sheboygan Falls, Wisconsin, Dogs2DogTags rescues shelter dogs, trains them, and places them with deserving service members across the country who have been diagnosed with post-combat stress and anxiety. There is no cost to the veterans to receive a trained dog, and they gain a constant companion to help them cope with the unique challenges of their everyday life.

After shelter dogs are selected, they undergo a three-month training process. "Once they are trained, the veteran comes to our facility and is here for one to two weeks to complete the training and bond with their new companion before going home with the dog," Pam says.

Dogs2DogTags has trained and donated 20 dogs since Torre returned from Afghanistan, including 11 last year alone. One of these dogs was donated to the Sheboygan Police Department to serve as a drug detection K9 officer.

Truly Transformational

Dogs2DogTags is fundraising to build a facility where multiple dogs can be trained year-round and where on-site accommodations can be provided to veterans who have traveled to receive a dog.

"We have ambitious goals, but achieving those goals is so important to helping veterans cope with stress," Pam says. "On average, 22 veterans commit suicide each day. It's a shocking statistic that can be changed with programs like ours. We live our mission of 'Saving Vets One Dog at a Time.'"

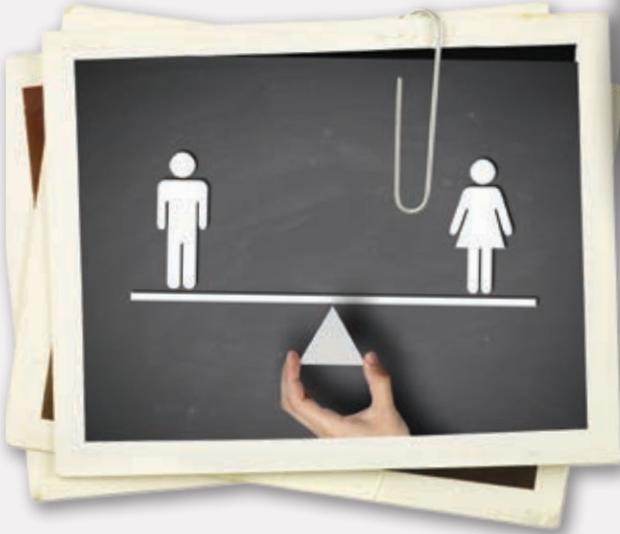
"The impact these dogs can have is truly transformational," Sarah adds. "There's no lie to the statement that a dog really is a man's best friend." To learn more, visit dogs2dogtags.com.



Sarah (left) and Pam

Industry Insider

- California recently became the sixth state to ban auto insurance carriers from using gender to determine rates. Regulators feel that removing gender should equalize rates for inexperienced drivers.
- Other states that have banned gender in rating include Hawaii, Massachusetts, Montana, North Carolina, and Pennsylvania.



Q. When writing motorcycles, does Acuity include any coverage for custom equipment?

A. Yes! Custom equipment installed on the motorcycle when the motorcycle was purchased, or original equipment added after purchase, is covered on an unlimited basis under comprehensive and collision. Non-OEM equipment is covered up to \$1,500 and increased limits are available via endorsement.

Q&A CUIITY

Q. Is additional coverage provided for the cautious motorcycle rider?

A. Absolutely! Safety apparel for riders and passengers is automatically covered under collision with no limit and no deductible. Also, where applicable, coverage for medical expenses is increased if the rider is wearing a helmet at the time of loss.

Q. Are motorcycles eligible for discounts?

A. For sure! Not only are discounts such as good student/graduate, incident free, and valued customer credits applicable to motorcycles, but the annual premiums assume the motorcycle is laid up for a portion of each year—even though all coverages are in force for the full policy term!



Searching for a Job?

Headquarters

- Benefits Specialist
- Building Security Specialist
- Commercial Processor
- Commercial Underwriter (Experienced)
- Communications Specialist
- Customer Service Representative - Billing (Bilingual Preferred)
- Customer Service Representative - Claims
- Licensed Agent - Multiline
- Programmer
- Senior Research Statistician - Data Scientist

Field

- Field Premium Auditor
- Pennsylvania
- Western Wisconsin/Rochester, Minnesota
- Loss Control Representative
- Dallas/Waco, Texas
- Northeast Illinois

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.

DARE TO CARE

To properly investigate, evaluate, and negotiate multi-line claims, a high level of technical skill and experience is required on the part of claims professionals. The Acuity Claims department takes pride in having very strong technical personnel at every position and at every level.

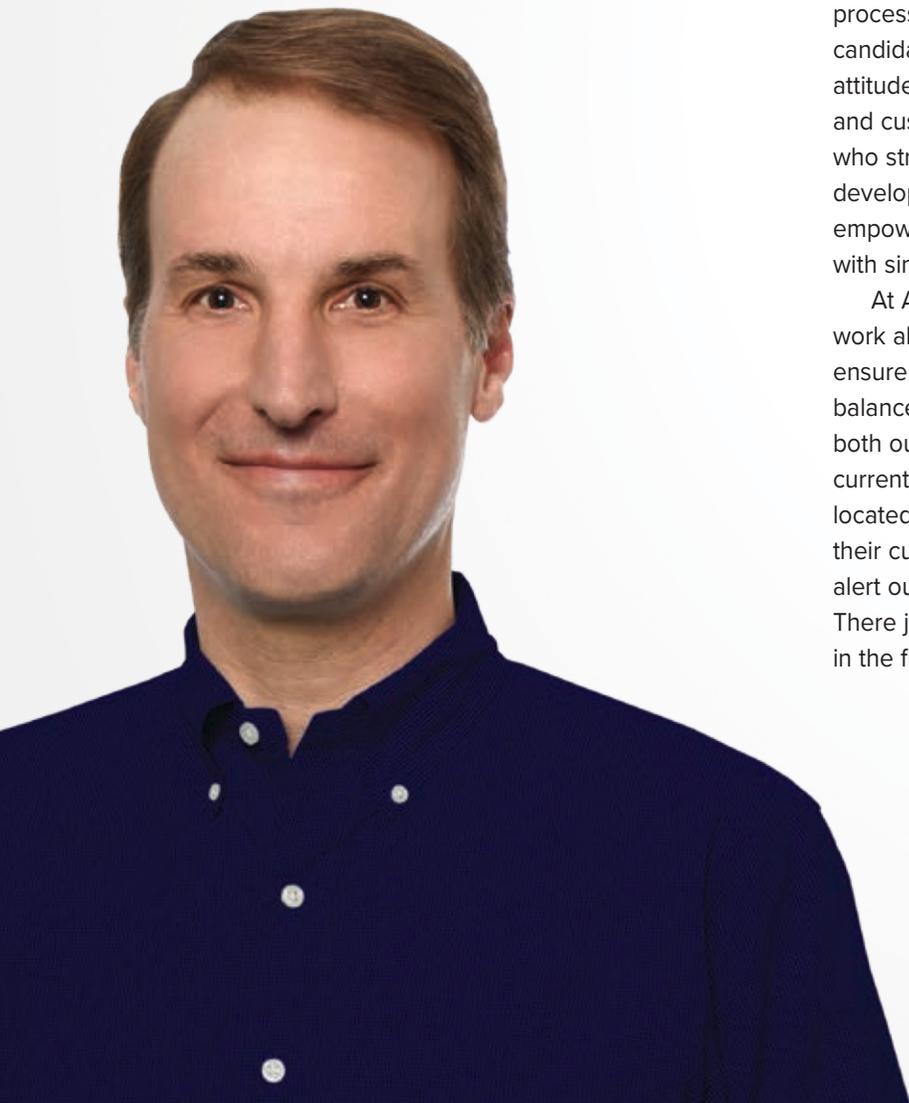
However, technical skill is only part of what creates great service. It is equally important that our claim professionals have the right attitude. We are the face of Acuity. We communicate and meet with multiple stakeholders, including agents and customers, every day on the phone and in person. With every communication we have, we strive to have that individual look forward to the next time they connect with Acuity.

It's important that those stakeholders know and experience Acuity's "we care" attitude in claims. This is a bold statement and it must be continuously demonstrated in every interaction we have with our customers, agents,

vendors, and third parties to whom our insureds may be liable. We know if there is too much friction during any of our connection points with these parties, a tremendous amount of brand-building and goodwill can be lost. That's why over the past two decades, Acuity has been focused on building a brand in claims based on "we care" and founded on the positive and productive culture we maintain throughout our company.

It's also vitally important that our attitude is not only reflected by our current claims staff, but also sought after by Acuity in candidates who want to be part of our claims team. During the recruiting and interviewing process, we certainly review the technical expertise of candidates; however, we are also very focused on their attitude. We look for people who are curious, empathetic, and customer-service driven. We look for candidates who strive for excellence and thrive on professional development. We look for those who appreciate trust and empowerment and naturally want to perform their duties with sincere compassion.

At Acuity, claims managers throughout our operations work alongside recruiters from Human Resources to ensure we are securing new employees with the correct balance of technical adjusting skills and attitude that fits both our corporate culture and values. So, if you know of current claims professionals or other capable individuals, located anywhere in the U.S., who are looking to upgrade their current situation and have the Acuity attitude, please alert our Human Resources department at hr@acuity.com. There just may be an opportunity for them, either now or in the future.



BY JOHN CURTIS,
GENERAL 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.

Thomas



Our experience with Acuity has been extraordinary! My wife and I appreciate the support and care we have received from Acuity in all our home repairs from the hail storm. The peace of mind provided by the Acuity representative for us in a very stressful time and process has been invaluable. Many of our neighbors' stories of hassles and contention with their insurance companies have been a sharp contrast to ours. We could not recommend more highly Acuity's coverage and service.

FOCUS ON INSTRUCTION

Congratulations to many Acuity staff members who recently completed insurance coursework:

- Toni Apatira**, Commercial Underwriter – CPCU 551
- Krystal Bennin**, Commercial Processor – AINS 21
- Tyler Egerer**, Commercial Underwriter – CPCU 551
- Joe Hansen**, Commercial Underwriter – CPCU 551
- Collin Hubertz**, Commercial Underwriter – ARM 056
- Adam Jones**, Commercial Underwriter – AU 67
- Derrek LeMahieu**, Commercial Underwriter – AU 62, CPCU 552, & AU 60
- Nathan Miller**, Senior Claims Representative – AINS 022
- Rachel Nolan**, Commercial Underwriter – CPCU 500
- Michael Scott**, Commercial Underwriter – CPCU 530
- Jeremy Senkbeil**, Commercial Processor – AINS 21
- Jacque Thompson**, Senior Inside Claims Representative – AIC 31
- Lindsey Van Ess**, Commercial Underwriter – CPCU 553
- Sara Vesel**, Commercial Underwriter – AU 62



ASK THE SPECIALIST

ASK JOHN

“What’s it like going from the construction industry to the insurance industry?”

After being in the construction industry for 37 years and holding every position from journeyman carpenter to owning a commercial general contracting firm, I never thought I would be working for an insurance carrier. In fact, sitting down with my insurance agent to review my policy each year was as close to the insurance industry as I thought I would ever get. But now, after being in my role as Construction Specialist at Acuity Insurance, I see it is a perfect fit. One of my main tasks is teaching construction to the insurance industry from a contractor’s perspective, and the outcome could not be better.

I feel that I’m still in the building industry. However, instead of using concrete, steel, wood, brick, or drywall to create a physical building, I am educating agents, contractors, and Acuity to bridge relationships and understanding. Because the insurance company is part of the contractor’s team for success in managing their business risk, it is critical the insurance company has a contractor’s perspective of the industry and truly understands the business to ensure proper coverage is in place.

As Acuity’s Construction Specialist, educating the insurance industry on the processes, procedures, building standard practices, and areas of risk for a construction

company brings understanding, helps in developing policy coverage, and also brings a level of comfort to the underwriters when looking at a contractor. For the insurance industry, having access to my years of construction experience has shown to be of great value. It also helps improve agent relationships with their contracting clients.

Most contractors want to expand their business and move into new ventures or find better and more efficient ways to work their current business. At Acuity, we understand this and provide many free resources to our insured policyholders to help them achieve their goals. Here are some of our resources:

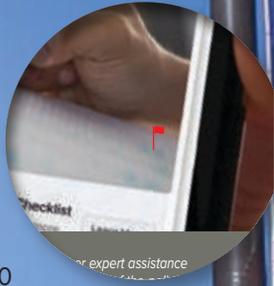
- We staff highly trained loss control professionals who work directly with insureds to help improve safety, prevent accidents, and protect their most valuable assets—their employees.
- Our M.A.S.H. program is a 24/7 nurse hotline for workers with nonemergency injuries. This service, which is free to everyone who has a workers’ compensation policy with Acuity, can help reduce workers’ compensation expenses.
- Acuity’s OSHA 10-hour training is offered at no cost to our insureds and is taught by authorized trainers at locations throughout our operating territory.
- Our exclusive online educational materials, including videos, loss prevention articles, tool box talks, and much more, are available anywhere at any time and will help businesses with sustainable growth.
- We have a diverse team of seasoned insurance professionals who continually focus on understanding the state of the construction industry. As the company’s Construction Specialist, I draw from my decades of construction experience to train and advise the team on industry topics.
- No more surprises at audit! We understand staffing may fluctuate throughout the year. AcuitySmartPay is a pay-as-you-go program that allows seasonal businesses to pay more workers’ compensation premium during busy times and less when it’s slow.

We strive to build long-lasting relationships with contractors. With 40,000+ contractors placing their trust in us, and an impressive 95% customer claims satisfaction, our focus is you.

John Lack is Acuity’s Construction Business Segment Specialist. Contact him at John.Lack@acuity.com.



Find the Flagpole



Our February flagpole was hidden in the Facebook post highlighted on page 24. The three winners of \$100 chosen from among those who found it are:

Andrea Michaud	David Schuppler and Associates	Wauwatosa, WI
Janet Tuttle	Davis & Towle Walnut Hill LLC	Amherst, NH
Ryan Clements	The Huttenlocher Group	Waterford, MI

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



IMPOSSIBLE INSURABLES

COME SAIL AWAY

This overloaded vehicle was spotted just prior to turning onto Interstate 75 in Michigan. In addition to the risk of the stack of pallets becoming airborne, the weight of the load is compressing the vehicle's suspension. A few more pallets and this car won't clear overhead traffic lights!

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.



KATELYN ROY GOES THE EXTRA MILE FOR CUSTOMERS

Although she has only been with the Varney Agency for two years, **Katelyn Roy** has already established herself as an outstanding service professional in the agency's Fort Kent, Maine, office.

"We are extremely proud of Katelyn's development into an extraordinary commercial lines Account Executive and Branch Manager here at Varney Agency," says **Ron Guerin**, Chief Operating Officer. "She is

always willing to put in the extra effort needed to provide our customers with the best possible coverage and service available. I am excited to have her as part of our team and value her dedication greatly."

Katelyn began her career in banking and

says that great customer service anywhere in financial services requires going the extra mile for clients. "This is a very competitive business, so you always need to go above and beyond what is expected, whether it's handling certificates of insurance quickly or finding the best coverage at the best price," she says.

Katelyn says that everyone at the Varney Agency shares a common commitment to customer service. "We are very good at communicating with each other and with our customers. This is a great place to work and a great team to be a part of," she says.

Congratulations to Katelyn Roy, an Outstanding Service Professional!



WORD OF MOUTH

facebook

At the Town Hall, agents got to see Acuity's trade show displays. Our construction display was also recently at the BRS Builders and Remodelers Show in Minneapolis. Check out more about Acuity's construction trade show outreach at facebook.com/acuityconstruction.

