

ACUITY SCORES!

ACUITY WINS
BIG FOR TECH
INNOVATION



ACUITY EARNS NATIONAL RECOGNITION FOR

TECHNOLOGICAL INNOVATION



ACUITY'S INNOVATION IS A WINNER!

Acuity received an Award in Innovation from the National Association of Mutual Insurance Companies (NAMIC), earning the top award for innovations that had the greatest impact.

The award recognizes the impact of Acuity's chat and co-browse systems, which create an online dialogue between an Acuity service professional and a customer or independent insurance agent to answer questions in real time. Acuity staff can simultaneously view an agent's or customer's computer screen, helping guide them through common functions and resolve issues. The system also incorporates a "chat bot," built on sophisticated artificial intelligence technology, that can handle many common questions without the need for human intervention.

"Acuity's investment in ease of doing business benefits stakeholders across the value chain. The submission reflects Acuity's continued commitment to customers, agents, employees, and a culture of innovation that serves as an inspiration to the industry," says **Neil Alldredge**, NAMIC Senior Vice President, Corporate Affairs.

"We are honored to be recognized for technological innovation," says **Ben Salzmann**, President and CEO. "This award is another example of Acuity's technological leadership in the insurance industry."

Check out the infographic for more details on Acuity's award-winning innovation!



Tom Behrend, General Manager - Field Claims, receives Acuity's NAMIC Award in Innovation from Jay Woods, Managing Director, with Guy Carpenter, corporate sponsor of the NAMIC Award in Innovation.



**2019
IMPACT
ACUITY
INSURANCE**
SHEBOYGAN, WI

**2019 AWARD
in INNOVATION**



SPONSORED BY

GUY CARPENTER



WHAT

ACUITY PROVIDES
SEVERAL CUSTOMER SERVICE
OPTIONS

ONLINE



HOW

IN 2018
ACUITY CREATED
A "CHAT BOT"
BUILT ON SOPHISTICATED
ARTIFICIAL INTELLIGENCE
TECHNOLOGY



IT CAN HANDLE
MANY QUESTIONS
W.I.T.H.O.U.T the
NEED OF HUMAN INTERVENTION



24/7/365 days!

ANY INQUIRIES that
CANNOT BE HANDLED
BY THE BOT ARE
AUTOMATICALLY
TRANSFERRED TO A
SERVICE REPRESENTATIVE
DURING SERVICE CENTER
HOURS



OF ALL the
HELP DESK
INQUIRIES
**OVER
HALF**
BY PASS
A HUMAN
SERVICE R

CHAT/CO-BROWSE

PHONE



CHAT CREATES ONLINE
DIALOG BETWEEN AN
ACUTY SERVICE PROFESSIONAL
AND A CUSTOMER OR
INDEPENDENT INSURANCE
AGENT



THIS INNOVATION IS
POWERFUL EXAMPLE OF HOW
ACUTY SERVES AS AN
EXAMPLE TO OTHER
COMPANIES AND OF
ACUTY'S TECHNOLOGY
LEADERSHIP IN
THE INSURANCE INDUSTRY!

CLIENT OR
AGENT'S
SCREEN



IMPACT

OF THE HELP DESK
INQUIRIES, THAT GO TO

2/3
FULLY
BY THE BOT

THE
CHAT BOT,
OVER

THE
REMAINING
1/3 ARE
SEAMLESSLY
TRANSFERRED
TO A HUMAN SERVICE
REP.

ACUTY **#1** in
EASE OF DOING
BUSINESS

BY DEEP CUSTOMER CONNECTIONS

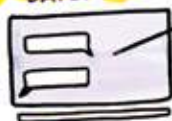
PAYMENT
DUE
DATES

ACCOUNTS
DUE

PASSWORD
RESETS

HOW TO SET UP
ELECTRONIC
FUNDS TRANSFER

LOG ON
ISSUES
AND
ETC



MORE
TECHNOLOGY

AWARDS
FROM NONPROFIT
INDUSTRY
STANDARDS
ASSOCIATION
ACORD OVER
THE PAST
16 YEARS THAN
ANY OTHER
INSURER IN
THE WORLD

ACUITY CONTRIBUTES RECORD \$2.5 MILLION LARGEST DONATION EVER

Representing the largest single charitable contribution our company has ever made, Acuity is donating \$2.5 million to Aurora Health Care. The contribution, also the greatest donation from any single source to Aurora, will support the construction of the Acuity Neonatal Intensive Care Unit, the Acuity Pediatric Unit, and the Acuity Birthing Center in Aurora's new hospital to be built west of the city of Sheboygan.

"Acuity wants to not only support but empower Aurora to give our community the best possible medical care," says **Ben Salzmann**, President and CEO. "We live here. We work here. We want to support our community, and we want to be sure everyone has the best place to go for care to help you and your loved ones."

"Acuity has been a strong and vocal champion of our new medical center, and we are humbled and

honored by Acuity's generosity," said **Carrie Killoran**, Executive Vice President with Advocate Aurora Health.

Acuity's contribution continues our longstanding support of healthcare initiatives in the community. In total, Acuity has made direct donations of nearly \$4.6 million in recent years, including a \$1 million contribution to fund the development of the Acuity Intensive Care and Intermediate Care Unit at HSHS St. Nicholas Hospital in Sheboygan, \$125,000 to support an Emergency Medical Dispatch (EMD) service in Sheboygan County, and prior donations of over \$880,000 to Aurora.



Additionally, Acuity's headquarters has hosted community events designed to raise money for and awareness of healthcare initiatives. A "Bucket List Bash" benefited the creation of a palliative care service; a "Cirque du NICU" event raised over \$250,000 to support a neonatal intensive care unit; and the Acuity Health Challenge, now in its eighth year, raises tens of thousands of dollars annually.

We are blessed to have two hospitals in the area," Salzmann says. "With Aurora building a new facility, we will be further blessed to have some of the most advanced medical technologies available."

The official groundbreaking of the project was August 7. Aurora's construction will be the largest single project in the county's history, creating a 345,000-square-foot hospital and a 115,000-square-foot office building.

"Now is the time for a new facility to create greater access to care for our growing communities we serve," says Carrie Killoran. "The new Aurora Medical Center Sheboygan County will be a state-of-the-art medical facility that will be focused on delivering high-quality healthcare services close to home."

NICU IMPACT HITS HOME

In April 2017, Senior Strategic Information Analyst **Michelle Miller** gave birth to twins **Scarlett** and **Dempsey**, born at 35.5 weeks and weighing 5 pounds and 6 pounds, respectively. Both were rushed to the NICU, where Scarlett ultimately stayed 16 days and Dempsey stayed 19. Fortunately, both twins went home after their stay in the NICU without incident, and both are healthy and happy today.

"Having your children in the NICU under any circumstance is emotionally and mentally draining. I can't imagine needing to rush them to a NICU in a different city," Michelle says, adding that having a nearby facility also made it easy for their father, **Zach**, and sister, **Gaby**, to visit.

"From the moment I found out I was having twins and the possibility of a NICU stay became a reality, to spending over two weeks wondering when they would come home, I was extremely thankful for everything that Acuity did to get a NICU in our community, and happy that we are supporting the creation of a new NICU at Aurora."

"Acuity benefits so much from our community and believes in supporting the community," says Ben Salzmann. "The reason we donated again to create a second NICU is to continue that support in creating a brand new hospital with the latest state-of-the-art healthcare equipment that newborns in need can benefit from."

Zach, Gaby, Michelle, Scarlett, and Dempsey




Zach, Michelle, and the twins in the NICU



HEARTS TO HEROES RIDE VISITS ACUITY HEADQUARTERS

In June, the American Legion Riders Wisconsin - 6th District organized a Hearts to Heroes ride to raise funds for Camp Hometown Heroes and Heroes' Hunt for Veterans. Over 200 riders participated, and one of the group's stops was at the American Flag at Acuity's headquarters. This is the District's fourth Hearts to Heroes ride, which has raised more than \$40,000 to date.

Camp Hometown Heroes (hometownheroes.org) is a week-long overnight summer camp for children and siblings between the ages of seven and seventeen of fallen U.S. service members. Heroes' Hunt for Veterans (heroeshuntforvets.org) is a non-profit organization designed to give veterans the opportunity to experience a quality guided deer, turkey, or waterfowl hunt.



Jim Dunker, Partner at Robertson Ryan & Associates, and his wife, Sherry, were both part of the Hearts to Heroes ride that stopped at Acuity. They are pictured standing by a display that shows the actual size of the 3-foot stars on the 140- by 70-foot American Flag at our headquarters.

"I have to tell you, standing there was simply breathtaking," Jim says. "I have driven by on Interstate 43 a couple times and, while I knew the flag was big, I never really appreciated the size. Standing there brings it all into perspective. It was simply awesome to be there."



The Fallen Angel Military Tribute Truck was part of the Hearts to Heroes ride that stopped at Acuity's headquarters. The truck honors the Wisconsin fallen military from the Persian Gulf. Check out the truck's Facebook page by searching for "Fallen Angel Tribute Truck."

ACUITY NAMED A TOP PERFORMER BY WARD GROUP FOR 20TH STRAIGHT YEAR

Acuity has been named to the 2019 Ward's 50 list of top-performing property-casualty companies, putting the company in the top 2 percent of insurers nationwide. Acuity has earned a spot on the Ward's 50 every year since 2000, making us one of only four insurers, and the only regional carrier, to be named to the list for 20 consecutive years.

"We recognize Acuity for outstanding financial results in the areas of safety, consistency, and performance over a five-year period," says **Jeff Rieder**, partner and head of Ward Group. "In selecting the Ward's 50, we analyze the financial performance of nearly 3,000 property-casualty insurance companies, identifying the 50 companies that pass financial stability requirements and demonstrate the ability to grow while maintaining strong capital positions and underwriting results."

"We are honored to be recognized by Ward Group for 20 consecutive years as a top performer and are committed to maintaining the strength that is essential to growing our business and fulfilling our promises," says **Ben Salzmänn**, President and CEO. "Being a top performer matters to everyone who depends on Acuity—our employees, independent agents, and the individuals, families, and businesses who are our customers."

Acuity continues to outperform the industry. Over the past 20 years, our rate of sales growth has been more than double the industry average, and our surplus growth has been 2.5 times the average. Acuity's combined ratio, more than 8 points better than the industry average in 2018, has been under 100 for eight consecutive years.



RYAN FISCHER

BIRDING PROVIDES A NEVER-ENDING TREASURE HUNT FOR RYAN FISCHER

For **Ryan Fischer**, birding is not a hobby, it's a lifestyle. "Once you get hooked on birding, it changes the way you take in the outdoors," he says. "You're always walking around noticing things—not just birds, but other details you didn't pay attention to before."

Birding and bird-watching have a common subject but take a different approach: bird-watchers look *at* birds; birders look *for* them. Birding is a very popular pastime as well. The U.S. Fish & Wildlife Service estimates there are as many as 47 million active birders in the U.S., many of whom travel across the nation to catch a glimpse of rare and elusive specimens.

"The more I began looking for birds, the more I noticed other people doing it as well," says Ryan, Commercial Underwriter. "When you travel places, it adds an element of interest in being able to find species you would never see back home. Even making agency visits to Texas lets me see birds we don't have back in Wisconsin."

Keeping Track

Ryan earned a bachelor's degree in physical education and health from UW-La Crosse with a teaching license. He taught for six years before joining Acuity in January 2018.

Ryan's interest in birding began a few years ago when he read an article about a white-winged tern spotted in Manitowoc, the first time the bird had been seen in Wisconsin since the late 1800s. "I was amazed at how people were traveling from all over the state and country to try to see this bird. I've also always been interested in history, so that story fascinated me," he says.

Living in Belgium puts Ryan close to Harrington Beach State Park, a favorite location for birding. Thus far, he has identified more than 200 birds, cataloging them in a spreadsheet and attempting to photograph as many as he can. "I enjoy collecting and keeping track of things, so birding really combines a number of interests for me," he says.

"My favorite bird to spot is any species of heron as they are large and majestic, especially the black-crown night heron that are hard to spot around here," Ryan adds. "Wisconsin is great for spring migration, and it is fun to go out looking for species of warblers and other birds that you only see for a short window on their way North.

A golden eagle is on my list of birds I want to travel to see as they're more common out West. Also, one day I hope to spot a whooping crane and piping plover, which are tough because they are very endangered, but both can be found in Wisconsin."

Ryan and his wife, **Dana**, have two young daughters, **Hallie** and **Mae**, who are already picking up on the birding habit. "I'm always looking at the sky and in trees and they are as well. We have a hummingbird feeder out back, and Hallie asks to be picked up to see it. If the birds aren't there, she says they're sleeping," says Ryan.

Treasure Hunt

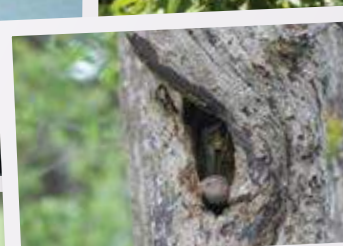
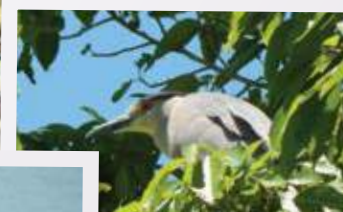
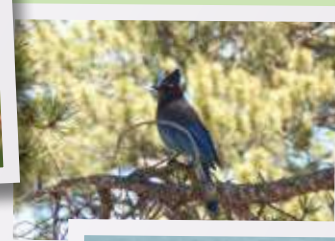
Birders often report that the pastime helps them become more observant of life in general, and Ryan is no exception.

"Whenever I'm outside in particular, it feels like all your senses are a little heightened. You're more curious about what's going on," says Ryan.

"It's like a never-ending treasure hunt," he adds. "You never know what's around the next bend in the trail.



*Dana, Mae, Hallie,
and Ryan*



All Licensed
Agents Who Watch
Will Receive:
**\$40 Acuity
Merchandise
Store Gift Card &
12 Chances to
Win \$1,000!**

FALL TOWN HALL

**SEPTEMBER 11
10 A.M. CENTRAL**

Join us

If attending in person, please visit
acuity.com/townhall and click *RSVP now!*

If viewing online, there is no need to RSVP, but you will need
your normal Acuity username and password. On the day of the event,
simply log on to acuity.com and click the banner at the top of the
Agent Center or visit www.acuity.com/townhall.

If you don't have an Acuity username and password, contact the
Acuity Help Desk at 920.458.9131 x4357 as soon as possible
(please do not wait until the day of the event).



Sell Acuity

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.

Personal Lines

It's a depressing fact that vehicles lose value as soon as we drive them off the lot. It's important to protect these expensive investments with the proper portfolio of coverages. Sometimes we all need reminders on some basic auto endorsements.

Lease/Loan Payoff Coverage. Long loan terms mean it's easy for car owners to be upside down on loans, owing more on their loan than the actual cash value of the car. Be sure policies include Lease/Loan Payoff. If you owe more on your vehicle than what it is worth, this gap coverage will make up the difference between the actual cash value of your vehicle and the unpaid principal amount owed on your lease or loan. As long as both comprehensive and collision coverages are written on the vehicle, lease/loan gap coverage is available!

Full Safety Glass Coverage. With this extra coverage, if your vehicle's windshield or windows need to be repaired or replaced, you do not have to pay the comprehensive deductible. All it takes is one rogue stone to wreak havoc on your windshield!

Original Manufacturer New Parts Coverage (OEM parts). Vehicle parts are replaced with new manufacturer parts. No need to question the quality of the parts going into your repair.

Towing and Labor. Adding Towing and Labor coverage to a policy automatically provides Roadside Assistance and a variety of emergency services.

Whether it's essential coverages like liability, comprehensive, and collision, mainstream endorsements like Lease/Loan Coverage or Full Safety glass, or unique endorsements such as our Vehicle Replacement Benefit, Acuity has options available to customize every policy.

Manufacturing

Did you know that manufacturing is our 3rd largest class of business? Acuity insures over 5,000 manufacturing customers.

In addition to our competitive pricing and workers' compensation dividends in states where available, we offer several other benefits to our insureds at no additional charge. Some of these include:

- An industrial specialist on staff who is available to answer your manufacturing-related questions.
- Information to keep you up to date on current trends and issues via our Manufacturer Focus Facebook page (facebook.com/acuitymanufacturing) and blog (acuity.com/acuity-focus).
- World-class claims service. We consistently receive a 95 percent claims satisfaction rating. There is a single point of contact on every claim. Claims are handled by Acuity claims professionals who are available to get their "boots on the ground" in your area.
- Safety program assistance. We have safety and training videos available online through J.J. Keller. We also have sample safety programs available that you can tailor to your specific needs.
- Expert loss control services. We provide training and consultation on customer specific topics with expertise in OSHA, DOT, and NFPA.

Make sure to keep Acuity in mind for your manufacturing accounts.

Services

Did you know Acuity wants to write hotels and motels? We understand the unique exposures that the lodging industry faces and have the coverages necessary to protect hotels and motels.

Specialized coverages include:

- Business Interruption
- Equipment Breakdown
- Liability for your Guests' Property
- Full Building Coverage
- Employee Dishonesty
- Food Spoilage
- Outdoor Signs Increased Limits
- Electronic Data Liability

Acuity also has a special Bis-Pak (businessowners) package tailored specifically to hotel and motel customers and a dedicated brochure outlining our program that you can co-brand with your agency logo.

Talk with your hotel and motel insureds to make sure they have the coverages necessary to protect themselves from the added exposures they face in their business. And remember that Acuity has all these coverages and internal expertise about the industry!

BY **MARK A. KEMNITZ,**
MANAGER - COMMERCIAL UNDERWRITING

BY **DANA BEAR,**
PRODUCT ANALYST

BY **CHRISTY WILLIAMS,**
TERRITORY DIRECTOR



Construction

In August, businesses around the country celebrated the successes they have had in implementing safety and health programs in the workplace. Throughout the year, businesses show their commitment to safety by focusing on management leadership, worker participation, and finding and fixing hazards in the workplace. During the week of August 12-18, businesses were invited to share and celebrate their safety successes and efforts and to be #SafeAndSoundAtWork.



CELEBRATE YOUR SAFETY SUCCESSES

Any organization in any industry of any size could participate. It's an opportunity to focus on safety and celebrate a commitment to their employees. Why would an organization participate? A safe workplace is a sound business. Successful safety and health programs can proactively identify and manage workplace hazards before injuries or illnesses occur, improving the bottom line. Fewer on-the-job injuries can reduce costs, including workers' compensation premiums. Healthy employees are more engaged and productive.

In addition to free safety resources, a variety of activities and event ideas are available at [osha.gov/safeandsoundweek](https://www.osha.gov/safeandsoundweek).

Retail

Back-to-school shopping can mean an influx of children into retail environments. Keep in mind that what seems obvious as off limits to adults is often enticing, and potentially dangerous, to little ones.

Here are some tips and reminders to share with your retail customers to ensure a safe shopping experience for everyone, big and small:

- Racks and shelving should be sturdy and secure.
- Displays should be arranged to minimize top-heavy situations.
- Walkways and all display areas should allow ample space for foot traffic.
- Wheeled displays or storage should have locked wheels.
- Doors to utility areas, supply closets, and basements or attics should be kept locked.
- Lighting should be bright and in good working condition.
- Exits should remain unobstructed at all times.

Regular visual self-inspections can identify hazards. Self-serve areas, bathrooms, and stairways will require more frequent inspection, as these areas statistically have the most incidents.

Back-to-school time may also have seasonal employees leaving and year-round employees taking on additional work as a result. Retailers may want to take this opportunity to retrain all employees on wet floor and general housekeeping policies.

Acuity loss control representatives are available as well to assist with retail store safety. Reach out to them for more safety and loss prevention tips.

Trucking

Your trucking insureds have interesting stories to tell and pictures to show. Invite them to share those stories and pictures with us, and we might feature them in our *Trucker Focus* newsletter. 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. If we choose their story and photo, we'll publish it and they will earn \$100.



Craig Medler of Medler Trucking in Morley, Michigan, shared this photo and won \$100! Craig and his wife, Bonnie, have been in the seasonal trucking industry for over 30 years. The company truck they drive is in memory of Craig's brother Corey, who died at the young age of 37. "He loved trucking and our country when he was with us," Craig says.

Send photos to lifontheroad@acuity.com. Find contest rules at [acuity.com/lifontheroad](https://www.acuity.com/lifontheroad).

BY KYLE BIRCHBAUER,
SENIOR INSIDE CLAIMS REPRESENTATIVE

BY TROY EISENRICH,
SENIOR LOSS CONTROL REPRESENTATIVE

BY KRISTY MITTAG,
SENIOR INSIDE CLAIMS REPRESENTATIVE



SOCIAL MEDIA TRAINING ANSWERS

AGENTS' KEY QUESTIONS

Acuity offers free social media training for agencies. Our latest session, held June 27, focused on the value of LinkedIn for both personal and business uses along with strategies for using Instagram in your agency. Over 1,000 agents tuned in, and 5 lucky agents won \$500!

"A personal profile on LinkedIn helps build your personal brand by displaying your knowledge, credibility, and expertise," says **Olivia Myers**, Branding Specialist. "A LinkedIn account for your agency can showcase your brand and help expand your agency's visibility, find new employees, and stay updated on the industry."

"Instagram can be overlooked as a business tool, but it's one of the most engaged channels where

you can reach your audience", adds **Michael Curry**, Social Media Community Specialist. "You can post content around your agency's culture, testimonials, FAQs, and photos from industry events. Instagram ads and targeting are the same as Facebook and can be managed through the Facebook Business Page Manager as well."

The training session also featured a Q&A between agents and our social media team. "Agents asked many questions that led to some great discussion," says **Trisha Krautkramer**, General Manager - Branding. "It's clear that our agency force is very interested in the use of social media in their marketing strategy."

● ● SOME TOP QUESTIONS AND ANSWERS INCLUDE: ● ●

How can you deal with negative reviews from people who are not insured with you?

You can flag these for review on both Google and Facebook.

What is the best way to gain followers on LinkedIn?

Post regularly! We recommend 2-4 times per week. Aim for the middle of the week (Tuesday through Thursday), because those are the days people are most engaged on LinkedIn.

Should you use different posts for the different social media platforms?

Not necessarily. Often you'll have different audiences on different platforms. However, you can change the format of what you're posting. For example, you can post an infographic on Instagram, a blog post on Facebook, and a video on LinkedIn all on the same topic. You can also stagger when you're posting out to the different platforms so that if people are following you on all of them, if they miss your post on one platform, they can find it on another one later.

Should you have a professional Facebook account and a personal one?

We recommend having one account because you're one person! Just keep in mind what you're posting and who can see it. With Facebook you can target your posts to certain people, so if you create a professional friends group and a personal friends group, you can allow one group to see something while limiting the other group.

To see replays of all our social media training sessions, visit acuity.com/social-training. Watch for details on upcoming social media training sessions!

Left to right: Olivia Myers, Branding Specialist; Trisha Krautkramer, General Manager - Branding; Michael Curry, Social Media Community Specialist



ACUITY RECEIVES FIVE-STAR CARRIER RATING

Acuity is named a Five-Star Carrier by Insurance Business America, one of just 25 companies to be named out of almost 3,000 insurers in the nation.

The 25 Five-Star Carriers were chosen through a survey Insurance Business America conducted of over 100,000 agents and brokers. Agents responding to the survey nominated and ranked carriers based on claims processing, commitment to distribution, quick quotes, and other factors important to agents.

“Acuity loves agents,” says **Ben Salzmann**, President and CEO. “We continually work to be a strong partner for agents and are honored to be recognized by them as a Five-Star Carrier for our efforts.”



This latest recognition adds to a growing number of awards and accolades Acuity has received for our support of independent agents, including being named the national company of the year by the National Association of Professional Insurance Agents.

AMANDA HILDEBRAND PROMOTED TO SERVICES MANAGER



Congratulations to **Amanda Hildebrand**, who is named Manager – Personal Lines Processing. Amanda joined Acuity as a Customer Service Representative – Claims in 2018. She has a strong background in customer service and crisis management as well as prior experience with onboarding, training, and supporting a team. Amanda resides in Oostburg with her husband, **Jacob**, daughter, **Hanna Lake**, son, **Tred**, and dog, **Gus**.

GDPR—WHAT YOU NEED TO KNOW

You may not have heard the initialism GDPR, but as an agent who works with insureds who handle data, you should know what it means and how it affects your clients.

GDPR stands for General Data Protection Regulation. Back in 2012, the European Commission wanted data protection reform across the European Union (EU). One part of that reform was the passing of the GDPR, which became effective on May 25, 2018. GDPR is a set of rules that were made to give EU citizens more control over their personal data. As more and more transactions in our daily lives become digital, consumers' personal data is collected, analyzed, and stored by organizations with which they do business. Having this personal information exposed significantly increases the chance of that data being breached.

Data breaches will happen, sometimes even with a heightened awareness for securing personal data. Personal information gets stolen, lost, or released and typically falls into the hands of parties or people who have malicious intent. GDPR regulation lays out rules for organizations to report data breaches that involve unauthorized access to, or loss of, personal data. Organizations are obligated to report any breaches that are likely to lead to a hardship (financial loss, damage to reputation, loss of confidentiality, etc.) for the consumer.

You might be asking, if this is an EU law, why would a U.S.-based company have to worry about compliance? It makes sense that an EU-based company or multinational company that does business in the EU must comply with GDPR. Something that is not as obvious is that any U.S. company that has an online presence and markets its products over the web will have to be GDPR compliant.

Article 3 of the GDPR states that if you collect personal data or behavioral information from someone in an EU

country, your company is subject to the requirements of the GDPR. A financial transaction does not have to take place: if the organization simply collects personal data as part of a marketing survey, then the data must be protected per the GDPR rules.

Digging a bit deeper into what constitutes a marketing survey or collecting personal data, the GDPR does specify that generic marketing does not require GDPR compliance—the organization would have to target a consumer in an EU country. For example, a German consumer who Googles and finds an English language website written for U.S. consumers would not be covered by GDPR. However, if the marketing is in the language of the consumer and there are references to EU users and consumers, then the web page would be considered targeted marketing and the GDPR rules would apply.

If your client is target marketing their product in the EU, they need to be aware of the GDPR regulations and take steps to become compliant. Additionally, it's not just the EU passing data protection laws. In March 2017, New York state passed similar laws for financial services organizations doing business in their state. While this law is limited to financial services organizations (banks, trust companies, insurance companies, mortgage lenders, etc.), the fact that this law exists is proof that as the world becomes more digital, more laws will be passed to help prevent cybercrimes. Make sure you and your clients are prepared!



CYBER COACH



BY MIKE SCHUH,
MANAGER - COMMERCIAL UNDERWRITING

COMMUNITY INSURANCE LIVES UP TO ITS NAME

With four offices located within 30 miles of each other, Community Insurance might be able to cut some costs by consolidating its Amherst, Iola, Stevens Point, and Waupaca locations into one central headquarters. However, that move wouldn't fit with the agency's community-focused approach to doing business.

"It might be more efficient to have one larger office, but we'd lose the sense of close community connection and involvement we've worked hard to build," says **Dale Bestul**, agency Principal and co-owner based in the Iola office.

"We try to live up to our agency's name and are highly involved in the local community, both as an agency and individually," adds Principal and co-owner **Melissa Blenker**, who works out of the Stevens Point location.

Agency producers and staff are involved in a wide variety of activities, from volunteering with Lions and Rotary clubs to coaching youth sports. Dale is heavily involved in the Iola Car Show, serving on its board and putting in over 90 hours service on average during the two-week period of the event, which generates over \$225,000 for local nonprofits each season. Community Insurance has also donated to support youth sports construction projects in several communities in which it does business.

Customer Connections

Community Insurance traces its roots back to the 1940s. Dale's father, **David Bestul**, purchased the firm in 1968, and Dale joined the firm in 1990. Melissa's father, **Phil Martin**, merged his agency with Community Insurance in 2002 and is still active in the business. Melissa joined in 2008 and became partner and co-owner with Dale three years ago.

Over the years, the agency has built a reputation for caring, responsive customer service that exemplifies its motto: "More than just insurance." A feeling of community extends throughout the agency as well.

"We truly have a family atmosphere here, both among our staff and with our clients," Melissa says. "People stop in just to talk, and everybody knows where the coffee is."

Melissa attributes this culture to the efforts of the agency's staff. "A big part of the reason customers feel so comfortable just dropping by is because of how well our team gets to know

them. We know what's going on in their lives and businesses and what's important to them beyond insurance," she says.

"We have a very experienced staff as well, with some very long-time employees," Dale says. The agency's 12 current employees offer customers more than 260 combined years of experience.

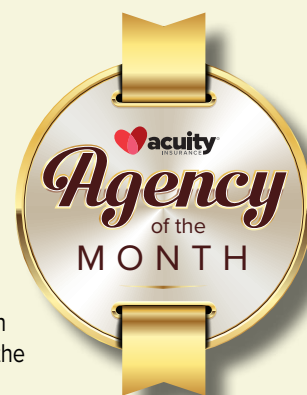
Although acquisitions have played a role in the agency's history, a steady stream of new business continues to drive its growth. Community Insurance's mix of business is nearly evenly split between personal and commercial accounts. In personal lines, the agency has a significant book of contractors and small manufacturers. Over the years, the agency has also shifted its marketing strategy, moving from traditional advertising to a referral program where referrals earn customers a chance to win cash rewards.

"Our referral program has been very popular," Melissa says. "We regularly communicate with every customer in our book, trying to cultivate referrals while also reassessing their own insurance program to ensure they have the right limits and coverages."

Transition Plans

Community Insurance's future objectives include ensuring the agency's perpetuation and continuing its steady growth. Having Melissa acquire an ownership stake in the agency was a key part of addressing the first; achieving the second will come by the agency's continuing to live up to its community-focused name.

"Insurance is still a people business," Dale says. "Success comes down to supporting the local community, getting out and meeting with business owners, and interacting with customers through all the different ways they want to work with you."



Left to right: Wanda Draeger, Leslie Beyersdorf, Al Breitenfeldt, Sarah Sether, Phil Martin, Melissa Blenker, Dale Bestul, Julie Oligney, Eric Martin, Ann Radichel, Gail Huberty, and Mindy Nix.



Industry Insider

According to recent studies:

- The U.S. had close to 4,400 reports of tornadoes, hail, and straight-line winds in May—the most since 2011.
- Over the last 40 years, tornadoes have increased in the Dixie Alley, which includes Kentucky, Indiana, Tennessee, Illinois, Mississippi, Alabama, Arkansas, and Missouri.
- The mid-South, with Memphis at its center, has the greatest potential for increased tornado disasters by the end of the century.



Q. What is Acuity doing to their personal auto forms?

A. Acuity is adopting ISO's personal auto coverage form and numerous endorsements, including form numbers, effective October 1 for new and renewal business in many states. Watch for further communication when the new forms become effective in your state.

Q. Will all of Acuity's personal auto forms exactly match ISO?

A. No—they will be better! We are updating our Acuity-unique endorsements as well as adding new ones, such as Acuity Advantages, which provides coverage above and beyond ISO's coverage form and is automatically included and free of charge to all auto policyholders.

Q&A CUIITY

Q. What is the reason for the change?

A. We heard your requests to offer standardized coverages. This also created an opportunity to refresh our auto forms and offerings. Contact your underwriter or territory director with any questions.



Searching for a Job?

Headquarters

Customer Experience and
Research Specialist
Customer Service Representative -
Claims
Inside Claims Representative
Licensed Agent - Multiline
Receptionist/Switchboard Operator

Field

Commercial Field Underwriter
Richmond, Virginia
Field Premium Auditor
St. Louis, Missouri
Loss Control Representative
Northeast Illinois
Lexington/Louisville Metro, Kentucky
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.



Mike Soldner, Manager - Tech Support, brought his son, Mason, and his Acuity hat to the 10,378-foot summit of Sandia Peak in Albuquerque, New Mexico.

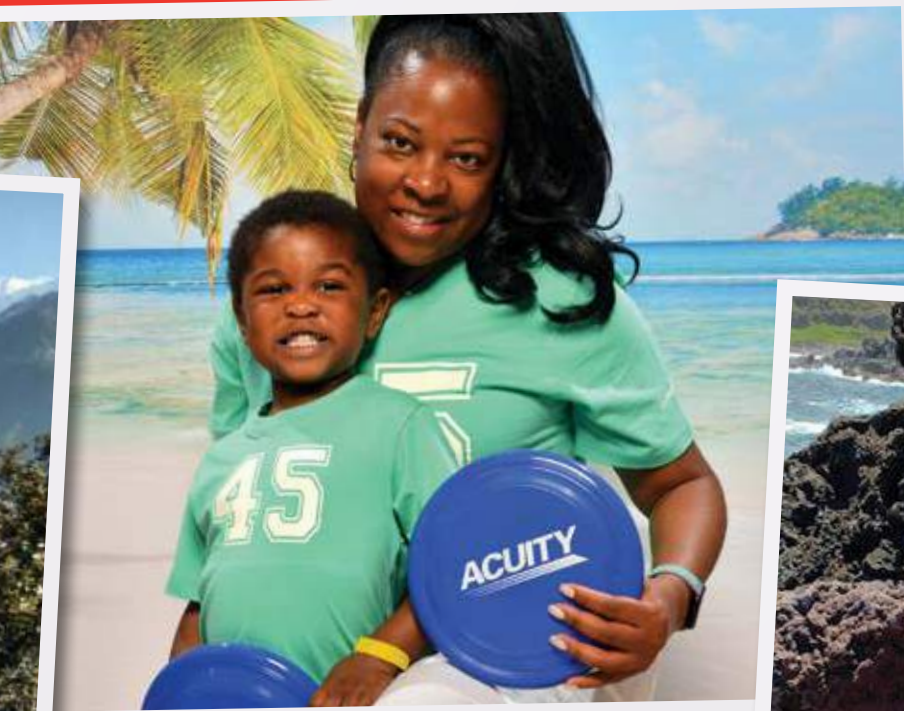


Novina West of Midwest Insurance took a recent trip to India. She's pictured wearing her Acuity scarf and gloves in Dharamshala with the Himalayan Mountains in the background.

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.

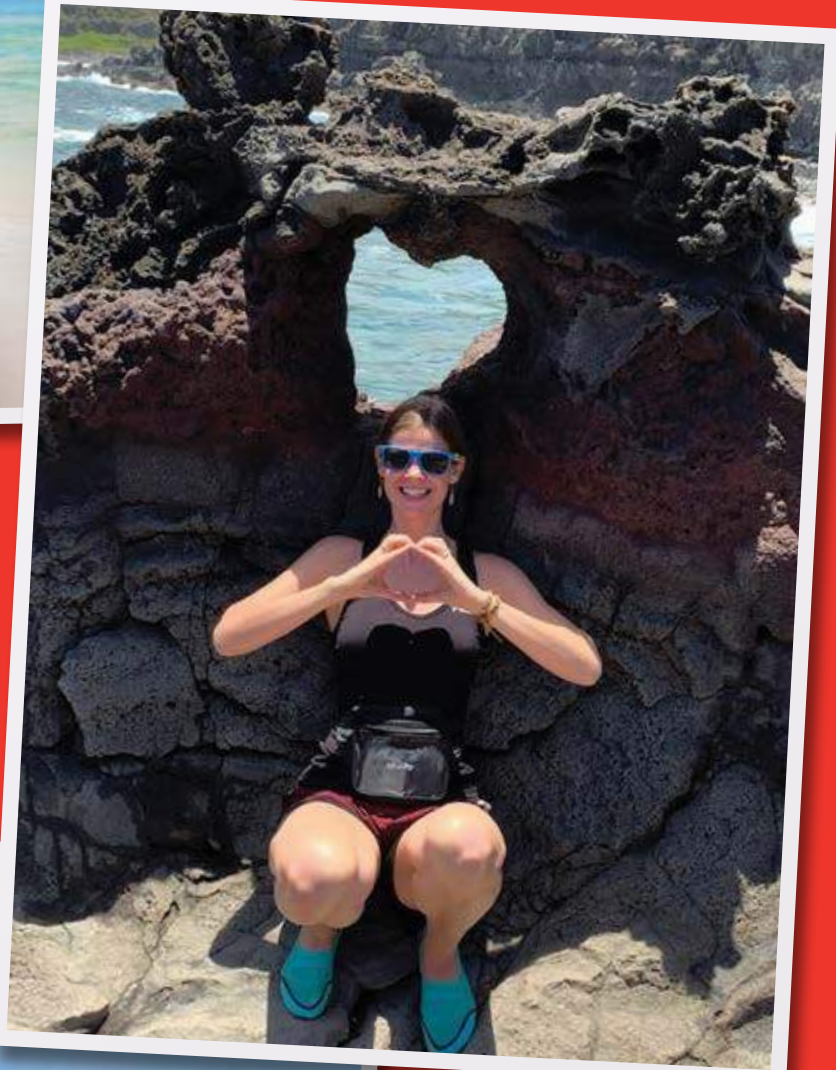
To increase your chances of being selected, consider these tips for a winning shot:

- 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!



Territory Director **Christy Williams** and her son, **Elijah**, took their Acuity flying disc to Punta Cana.

Commercial Underwriter **Kayla Gudimani** and her husband, **Guru**, vacationed to Maui, Hawaii. At the Nakalele Blowhole there is a heart-shaped rock, which made her think of Acuity! (She is wearing her Acuity fanny pack as well.)



Sherry Wood of St. Marys Insurance Agency wore her Acuity scarf to the top of the Alps overlooking Innsbruck, Austria, where she celebrated the 25th anniversary of marriage to her husband, **Dennis**.

COMBINING DATA AND DETECTIVE WORK TO **COMBAT INSURANCE FRAUD**

You may have heard the comparison of facing a monumental task to that of eating an elephant. How do you eat an elephant? One bite at a time! The Coalition Against Insurance Fraud estimates 10 percent of property-casualty insurance losses involve fraud. The Insurance Information Institute has estimated property-casualty fraud at \$34 billion each year. Fighting fraud is certainly a monumental task. And just like eating an elephant, we face that challenge one bite (step) at a time.

In the past, investigators relied on instinct, good detective work, a vast network of industry contacts and sources, and other methods to combat fraud. All of those techniques are still valuable and useful in today's world. In the electronic-driven world we live in, investigators have an additional tool in their toolbox: data. Let's take a look at how data is being used to fight fraud.

Data is collected every time someone surfs the Internet, fills out official documents, obtains a license, purchases real estate, is involved in a civil/criminal hearing, registers a car, and numerous

other everyday transactions. Data is also collected whenever someone obtains an insurance policy or files a claim. How can all of this data be used to fight fraud? The answer is found in fraud analytics.

Fraud analytics is used by many companies as a way to detect and prevent fraud. Acuity is developing a fraud analytics computer model using internal and external data to look for patterns and trends in the data. These patterns can substantiate past fraud cases, predict future fraud, or identify fraudulent circumstances that were unrealized.

Acuity's fraud analytics model will provide claims representatives with real-time information on whether fraud may be associated with a claim. Claims representatives will use this information in conjunction with their own training and experience to determine whether the claim should be referred to the Special Investigations Unit (SIU). In addition to assisting claims personnel in evaluating claims, the fraud analytics model can identify those claims that have a high propensity to be fraudulent. The model can notify the SIU of these claims immediately, allowing for early review and intervention if necessary.

Combating fraud is indeed a monumental task. However, fighting fraud is not exclusive to the SIU. Everyone involved in the insurance process should be aware of the types of fraud they may encounter. Agents, underwriters, and claims representatives all have the ability to identify and prevent fraud. If you suspect fraud, call the Acuity Fraud Hotline at 800.242.7666, extension 4444.

Together we are a formidable team and can make a difference in this never-ending battle. Computer analytics is just one of the tools Acuity is using to take a bite out of fraud.



**BY MICHAEL RINDT,
MANAGER OF SPECIAL INVESTIGATIONS**



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.

Mary Lynn



Have had Acuity coverage for numerous years & always had the best service. They quickly responded with accident coverage, rates remain reasonable, & [they] treat me as a valuable customer.

FOCUS ON INSTRUCTION

Congratulations to Acuity employees who earned insurance designations and completed coursework:

Joseph Balge, Commercial Underwriter – AU-M Designation
Olivia Myers, Branding Specialist – Master's Degree in Integrated Marketing Communications
Michael Scott, Commercial Underwriter – AU-M Designation
Nathan Tesch, Commercial Underwriter – CPCU Designation
Cindy Zamora, Inside Claims Representative – AINS Designation

Sarah Balde, Commercial Processor – AINS 21
Janet Balz, Commercial Processor – AINS 21
Ashley Harms, Commercial Processor – AINS 21
Michael Heckner, Senior Field Premium Auditor – CPCU 520
Katie Klemme, Commercial Processor – AINS 21
Cindy Lee, Programmer – AINS 24
Danni Norlander, Manager - Premium Audit – CPCU 530
Heath Reinl, Business Analyst – AIDA 182
Kayla Vandre, Commercial Processor – AINS 21



ASK THE SPECIALIST

ASK JOHN

How can a mentoring program help my construction customers' businesses?

Those of you who know me have probably heard me speak about the importance of having a mentor. My definition of a mentor might be a little different than the dictionary's, but it has the same goal. To me, a mentor is a person who has already walked your path, wants you to succeed, and is willing to tell it to you straight.

When I started my general contracting business, my mentor at the time suggested I stop in to see Fred, the CEO of my bank, twice a year to keep him updated on my business. That way, when my account would come up at committee for renewal or any other needs, Fred would know what was going on.

So, for the next 17 years, I would poke my head into Fred's office twice a year to say hello and give him an update on how things were going. I would sit down and quickly brief him on some of our key projects. Then, I would quietly listen. You see, Fred knew the business side of construction. Not only was he the President and CEO of the bank, but he also owned a successful and well-established mechanical contracting firm. For that reason, I considered Fred a business mentor in my life. Our meetings would almost always end the same way—he would give me a smile and say, "Go get 'em!"

After my meetings with Fred, I would leave the bank grateful for his wisdom and encouragement, knowing the bank was part of my team for success. In my experience, it is equally important for a contractor to have the right insurance company as part of their team. As Acuity's Construction Consultant, one of my roles is to help our insured contractors and offer free business support to them upon request. Drawing from my 37 years of experience, the connections come naturally when visiting face to face with contractors.

When I meet a father who is about to pass his business on to his children, I acknowledge his many years in the construction industry and praise him for leaving an inheritance to his children. When we are saying our goodbyes to a young man, woman, or couple who are excited and enthusiastic about their construction business and the future, I find myself smiling and saying, "Go get 'em!"

I believe if we all remember that behind every company, behind every policy, behind every desk is a person who could use a genuine word of encouragement, we will achieve the goals that are set before us.


John Lack is Acuity's Construction Consultant. Contact him at john.lack@acuity.com.



Find the Flagpole

Our June flagpole was hidden near Olaf V. Craft's collar on page 38. Some readers also found what looks like a second flagpole on page 34. Though it wasn't intentional, we agree that it looks a lot like the flagpole, so we included those entries in the contest as well. The three winners of \$100 are:

Ron Rogerson	Corsaro Insurance Group	Mentor, OH
Linda Hodgdon	The Kyes Agency Inc	Skowhegan, ME
Stephanie Anderson	Fee Insurance Group Inc	Hutchinson, KS

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



IMPOSSIBLE INSURABLES

WARM AND COZY

Summer is camping season, and Acuity loves writing campers—just not this rolling risk! Wood stoves don't belong in RVs, and duct tape is not a proper way to seal and secure metal chimneys. It's a better idea to keep the campfire outside!

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.



JARED DAY'S PROBLEM-SOLVING POWERS GREAT SERVICE

When customers of Robertson Ryan & Associates have an insurance problem, they can count on **Jared Day** to help fix it.

"Jared is a problem solver. When clients come to him with problems—whether premium increases, difficult driving record issues, new youthful operators in the household, or claims issues—Jared has the ability to interact with our carriers and find a solution that satisfies all parties. He also has a laid-back demeanor that is a calming influence when things get complicated that gives clients the confidence that he will get things done," says **Dennis**

Kuhnke, Vice President at the Milwaukee, Wisconsin-based agency.

"After the many years he has been in the industry, his insurance knowledge has expanded at an astounding rate," Dennis adds. "He enjoys learning more about insurance, and I'm proud to have him on our team."

Jared is a Personal Lines CSR and has been in the insurance business for 11 years, the last 5 of which have been at Robertson Ryan & Associates. He works to make personal connections with his customers in order to deliver great service.

"I believe in treating everybody like they're your friend or family. It's a lot easier to build relationships if you talk to people about things other than insurance. You need to get to know your customers and their families. That also makes claims easier when they happen," says Jared, who is a CISR.

Strong teamwork at Robertson Ryan & Associates also helps Jared and his colleagues meet and exceed customer expectations. "We work together as a team and communicate very effectively," Jared says. "That helps us find creative solutions for customers by bringing in additional viewpoints and ensuring that details aren't overlooked."

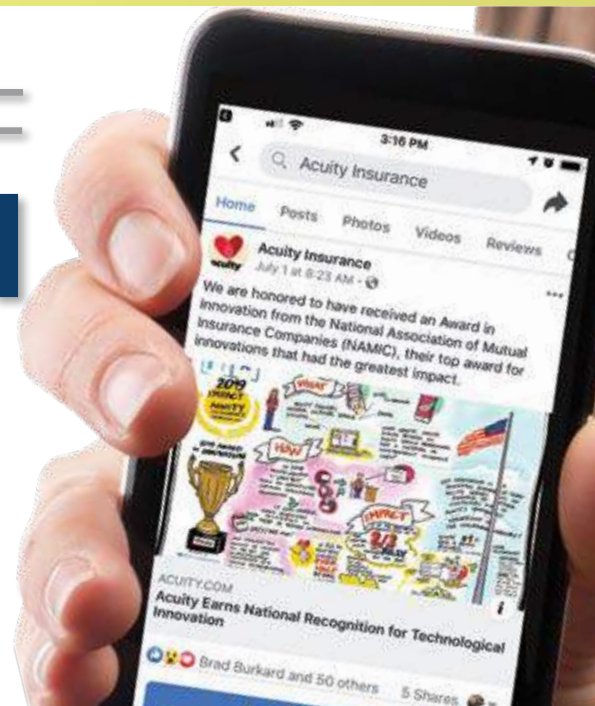
Congratulations to Jared Day, an Outstanding Service Professional!



WORD OF MOUTH

facebook

Acuity's Award in Innovation from NAMIC was a recent topic of discussion on our company Facebook page, but it's not all that's happening at Acuity! Check out the rest of the news and join the conversation at facebook.com/AcuityInsuranceCompany.



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