



ON A  
**ROLL**

AGENTS & STAFF KEEP  
ACUITY MOVING UP

# ACUITY'S SUSTAINED GROWTH SHOWS WE ARE YOUR MARKET

**T**hanks to our agents and employees, Acuity is on a roll.

Fueled in part by \$255 million in new business, Acuity reached an all-time high \$1.542 billion of written premium in 2018, an increase exceeding \$100 million over 2017, or 7.2 percent.

"Our growth shows that, for agents, Acuity is your market," says **Ben Salzmann**, President and CEO.

"If you're an agent looking for someone to write your personal or commercial lines business, we are your market. If you're frustrated with how long it takes to get a quote with other carriers or having low hit rates, we are your market. If you've had enough with annoying phone queues and poor claims service other companies provide, we are your market," Salzmann says.

## Balanced Growth

The numbers are impressive. We've doubled our revenue in the past eight years and are now ranked as the 56th largest of 2,600 property-casualty insurance companies in the nation.

Our ninth straight year of premium expansion came from balanced growth across personal and commercial lines and throughout our entire operating territory.

In personal lines, we surpassed \$400 million in written premium and achieved an incredible 22nd consecutive year of growth. Retention is at an all-time high as is our average premium per new business application.

"Our new business policy premium average keeps climbing because agents are sending us more package accounts," says **Shane Paltzer**, Vice President - Personal Lines and Marketing. "Whether package or monoline business, we continue to see agents sending good personal lines business to Acuity."

In commercial lines, Acuity achieved growth across all our areas of focus (construction, trucking, manufacturing, retail, and services businesses). Additionally, commercial auto—a problem area for many companies—continued to increase and remains our largest and fastest-growing line of business.

"Across the industry, the marketplace is extremely tight for commercial auto," says **Ed Warren**, Vice President - Commercial Lines. "In contrast, our appetite is consistent. Agents know they can count on Acuity, and as a result they are sending us more and more good auto business."

## Thanks to You

Acuity is well positioned to continue our expansion in the future.

"Our success in 2018 is a direct result of the efforts of our dedicated staff and our trusted agency partners," Salzmann says. "We can't say thank you enough for your efforts, and we look forward to continued success in 2019."

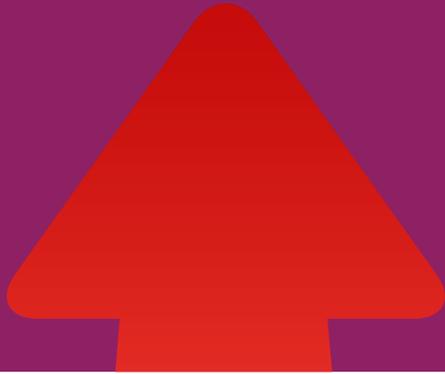


## 2018 HIGHLIGHTS

- 9<sup>th</sup> straight year of premium growth.
- Doubling of revenue at year end compared to the beginning of 2011.
- \$255 million in new business written.
- New record in commercial quote requests (83,500).

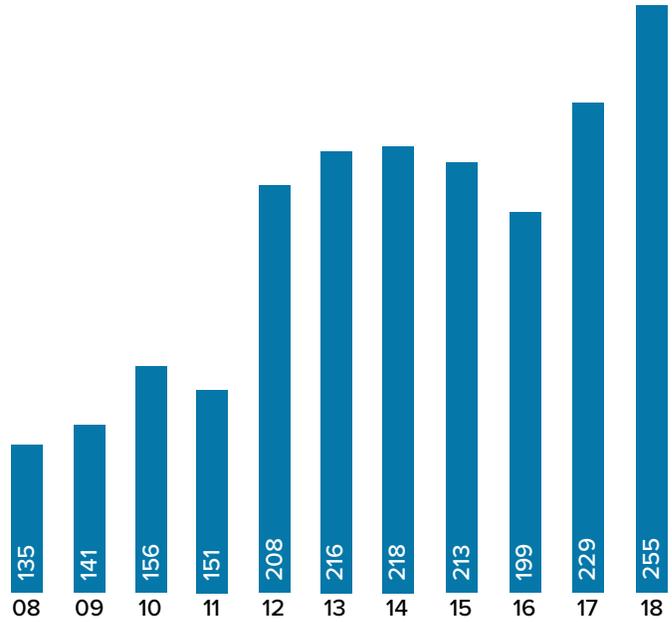
# FAITH IN OUR FUTURE

A cuity's strong, sustained growth has led to an incredible surge in hiring. We plan to hire more than 160 employees in 2019 and by the end of next year will have hired more than 1,000 employees over a 7-year period.

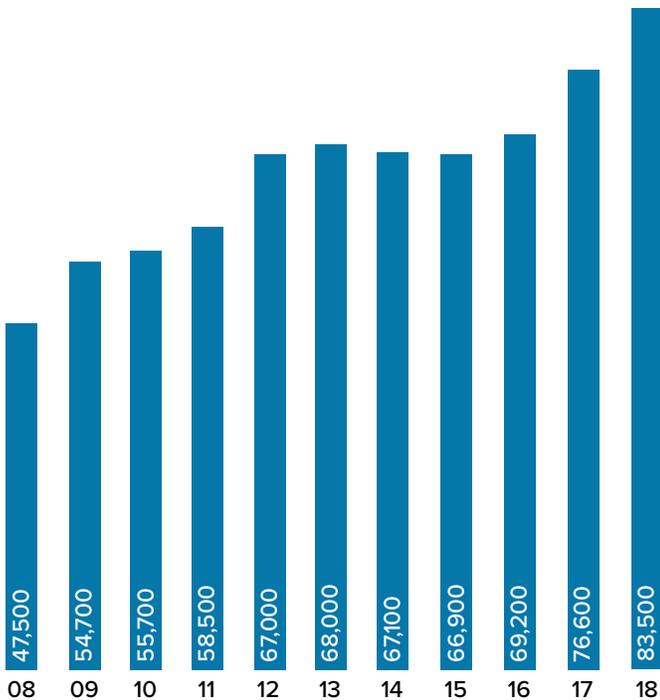


## COMPANYWIDE NEW BUSINESS PREMIUM

in millions of dollars

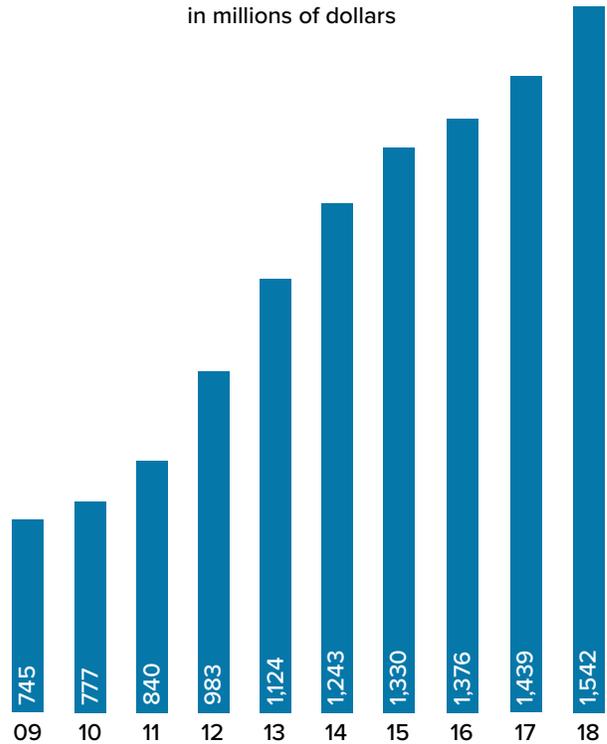


## COMMERCIAL QUOTES RECEIVED



## YEAR-END WRITTEN PREMIUM

in millions of dollars



*Pictured on cover: Chris Alexander, Manager - Commercial Underwriting. Pictured to left: Alissa Burgos, Manager - Commercial Underwriting.*

# ACUITY EMPLOYEES AWARD \$500,000 IN SUPPORT TO CHARITABLE ORGANIZATIONS

At the December 2018 Town Hall, Acuity employees determined the distribution of \$500,000 among six different organizations. This special contribution adds to our ongoing support of the community throughout the year. Guided by the Acuity Charitable Foundation, Acuity contributed over \$1 million in 2018 to worthy organizations.

“One of my favorite expressions is, ‘Be kinder than necessary because everyone you meet is fighting

some kind of battle,’” says **Ben Salzmann**, President and CEO. “Being kind and supporting our community is a priority for Acuity, particularly at the end of the year when charitable organizations battle with higher need for their services while facing budget constraints.”

Representatives of each of the six groups described the impact of their services on the community. Read their stories in the photo captions that follow.



## CONQUER CANCER

The Conquer Cancer Foundation received the largest allocation of just over \$120,000. **Dave Wiemer** (left), Philanthropic Officer at Conquer Cancer Foundation, accepted a donation of over \$120,000 from Acuity, presented by Ben Salzmann, to support the foundation’s mission.

“Cancer happens to people at any age every day. Funding cancer research provides treatment for patients who haven’t even been diagnosed yet. Your support makes sure patients have access to breakthrough treatments,” Dave said.

## SAFE HARBOR

Safe Harbor Executive Director **Laura Roenitz** (left) accepted a check for nearly \$81,000 from Ben Salzmann and **Sheri Murphy**, Vice President - Services and Administration. Laura shared a letter from a woman who recently turned to the shelter for support.

“You were there for me. You gave us shelter when we needed it and helped my kids when they were having trouble dealing with things,” she read. “Now I know what abuse looks like and how to keep myself safe. And with all of this help, the most important thing you gave me was confidence and pride. I have that back and I am proud I can keep my family safe now. I have hope.”



## MENTAL HEALTH AMERICA

Acuity Product Analyst **Dana Bear** (far left), Ben Salzmann, and Controller **Adam Norlander** presented a check for nearly \$92,000 to **Tricia Erpelding**, Education Coordinator (left), and **Julie Preder**, Executive Director, Mental Health America in Sheboygan County.

Tricia explained that one in four people across the country will experience a mental health condition at some point in their lives. “By supporting Mental Health America, you are saving lives, changing stories for the better, and making this community a place where they know their mental health is supported,” she said.

## MEALS ON WHEELS

Meals on Wheels of Sheboygan County CEO **Kelly Heyn** (left) accepted a check for nearly \$51,000 from Ben Salzmann and **Melissa Winter**, Vice President - Business Consulting.

Kelly wore a black top emblazoned with the word “RUTHLESS” and explained how that word described the organization’s philosophy.

“Ruthless is the attitude that Meals on Wheels staff use in addressing the thought of a waiting list for service. We will ruthlessly attack any waiting list—we can’t have it,” she said, adding that she saw first-hand the impact of the program this past summer while she was undergoing treatment for cancer. “I was very, very ill and my family stayed with me. It was unimaginable to me what it felt like when a meal was delivered to them. The sense of light and love that came through in that delivery was amazing.”



## SHARON S. RICHARDSON COMMUNITY HOSPICE

**Charmaine Conrad**, Director of Development and Communications (far left), and volunteer **Deanne Perez** from Sharon S. Richardson Community Hospice accepted a check for over \$77,000 from Ben Salzmann and **Shane Paltzer**, Vice President - Personal Lines and Marketing.

Deanne, an Air Force veteran, described how the organization’s We Honor Veterans Program ensures that veterans receive recognition they deserve, have the chance to share their stories, and are able to access benefits. The hospice also performs pinning ceremonies that acknowledge the service and sacrifice of veterans.

“Through those ceremonies, I witness amazing things. I was there to thank a Korean War veteran who had never heard, ‘Thank you for your service.’ I attended a funeral and watched as a Marine in full dress uniform led us in his grandfather’s final salute. And I watched as a family sat enraptured as their 90-year-old father talked about his World War II service and his experience liberating a concentration camp,” she said. “It’s about dignity, respect, memories, and providing closure.”



## SALVATION ARMY

**CJ Cony**, Development Director, and **Captain Daryl Mangeri** of the Salvation Army - Sheboygan accepted a check for over \$78,000 from Ben Salzmann and **Wendy Schuler**, Vice President - Finance.

Captain Mangeri explained how he was in the midst of a week-long stretch of sleeping outside a local grocery store in order to bring awareness to the plight of the homeless—“freezin’ for a reason,” as he described it.

“The demographic we serve stretches from infants to the elderly and everything in-between, but I want to focus on the 38 percent of our population who are one or two paychecks away from being homeless,” he said. “Those are the people who come in for a food box, for mental counseling, or to see a financial counselor, all in the hopes they won’t become homeless. The services we provide help them save money for rent and utilities, and 87 cents out of every dollar we receive goes directly into those services,” he said.



# ACUITY'S STRATEGIC PLANNING SPEAKER LINEUP

Strategic planning at Acuity is an ongoing process that involves stakeholders from all areas of the company. For over 17 years, outside experts have also been an essential part of our planning process. This year, we are bringing in a record 27 speakers to present to Acuity staff on key industry issues and trends that impact our business.



**Jeff Rieder** - Partner and Head,  
Ward Group



**Brian Sullivan** - Owner and Editor,  
Risk Information Inc.



**Mitch Weckop** - Chief Executive  
Officer, Skyline Technologies



**Lior Arussy** - President and  
Founder, Strativity Group Inc.



**John Matley** - Principal,  
Deloitte Consulting



**Karen Furtado** - Partner,  
Strategy Meets Action



**Amy C. Edmondson** - Author &  
Professor, Harvard Business School



**Matteo Carbone** - Founder and  
Director, IoT Insurance Observatory



**Reagan Vohs** - Vice President -  
Practice Leader, Claritas



**Steven Webersen** -  
Managing Director, Conning



**Ryan Hanley** - Chief Marketing  
Officer, Bold Penguin



**Jennifer Fitzgerald** -  
CEO, Policygenius



**Daryl Travis** - CEO, Brandtrust



**Dave Healing** - Group Director - Client Services, Brandtrust



**Millie Arora** - Partner, ReD Associates



**Eliot Salandy Brown** - Partner, ReD Associates



**Kerry Bodine** - Author & CEO, Kerry Bodine & Co.



**Phil Simon** - Author & Professor, Arizona State University



**Kevin Bingham** - Managing Director, Deloitte Consulting



**Bob Schommer** - Managing Consultant, Skyline Technologies



**David Dempster** - Sr. Manager - Direct to Customer, T-Mobile



**Michael Howe** - Senior Vice President of Product Management, Applied Systems

Not pictured: **Doug Laney** - Vice President & Distinguished Analyst, Gartner; **Dane Austin** - President, New York Property Insurance Underwriting Association; **Mike Jackowski** - CEO, Duck Creek Technologies; **Andy Yohn** - Product Lead, Duck Creek Technologies; **William Magowan** - Sales Director, Duck Creek Technologies.

# ACUITY GIFT DRIVE BRIGHTENS HOLIDAY FOR THOSE IN NEED

Our Employee Activity Committee (EAC) wrapped up its 2018 gift drive in connection with the Sheboygan County Department of Health and Human Services. Acuity staff members donated over 1,500 toys, clothes, and household items for children and adults throughout the county, as well as over \$750 in cash and gift cards.

“We are incredibly proud of the way our staff continues to respond to the needs of the community,” says **Ben Salzmann**, President and CEO. “We extend our thanks to everyone for their tremendous outpouring of support that is making a difference for individuals and families during this holiday season.”



*From left to right, members of Acuity's Employee Activity Committee (EAC) who organized the gift drive are Kate Jaehnke, Brittaney Prosser, Corbin Mosher, Sanja Boor, Sarah Horne, and Nick Laurie.*

# DATA PRIVACY DAY HIGHLIGHTS CYBER RISKS

**K**nowledge is a key part of defense against cyber crime. Acuity works to stay on top of cyber trends and threats and to provide that knowledge to our agents and customers. Starting this month, our team of cyber coaches will also deliver tips you can provide to clients—and you can use yourself—to better manage your overall cyber risk. Think of us as part of your “information firewall” defending against cyber threat.

This is also a great time to introduce our new Cyber Coach column, because Data Privacy Day is January 28. Data Privacy Day is an international effort held annually to create awareness about the importance of protecting personal information and led in North America by the National Cyber Security Alliance.

Cyber risk is a real threat for both businesses and individuals. Cyber breaches continue to make headlines, whether they are massive losses such as the Equifax data breach or smaller events that happen to Main Street businesses. In fact, small businesses can be attractive targets because they lack the IT security resources of larger companies. It is estimated that more than half of all U.S. businesses have experienced a cyber attack in the past year.

For individuals, the risks of cyber breaches and crime are many. Third parties hold much of our personal data. For instance, the Equifax breach compromised sensitive personal data of more than 147 million consumers.

Additionally, we use personal computers, tablets, and smart devices that are connected to the Internet, and those

can be targets of hacking. Personal information has tremendous value to cyber criminals, who use it to steal your identity, open accounts in your name, and more.

It's important for both commercial and personal lines customers to manage cyber risk. Part of this risk management is putting cyber insurance protection in place. For businesses, Acuity offers our Cyber Suite, which includes cyber liability coverage, identity theft coverage, and data breach coverage. Acuity commercial customers also have access to eRiskHub, where they can assess their exposure to loss, learn about security best practices, and develop good data security policies.

For individuals, Acuity offers an endorsement to cover assistance and expenses incurred to restore one's identity as well as education and threat alerts from CyberScout. Very soon, we will upgrade this endorsement with a broader coverage called identity fraud expense and cyber protection.

Together, we can combat cyber crime.

Do you have ideas or questions related to cyber exposure? Send them to us at [CyberCoach@acuity.com](mailto:CyberCoach@acuity.com).



**CYBER COACH**



*Members of the Cyber Coach team are Jessica Holte, Steve Maliborski, Matthew Rohde, Crystal Kultgen, Alison Manegold, and Mike Schuh.*



There are many great reasons to Sell Acuity! Each month we'll highlight sales tips, important coverages, and Acuity differentiators across the retail, manufacturing, construction, trucking, services, and personal lines market segments, written by different members of our Customer Focus Teams.

## Manufacturing

When you think of manufacturing, your mind might jump straight to fabricated metal goods or plastics products. This makes it easy to overlook the food and beverage segment, especially when it comes to craft breweries. According to the Brewers Association, in the U.S. there are over 6,200 craft breweries, which produced over 25 million barrels in 2017 alone!

Acuity's Manufacturing Customer Team has you covered! We are members of the Brewers Association, which represents 4,000-plus U.S. breweries, have toured numerous brewing facilities, and have attended the annual Craft Brewers Conference. Additionally, whether you're writing a micro-brewery producing less than 15,000 barrels per year or a larger regional producing 6 million barrels, it is important to select the appropriate coverages. Acuity offers coverages that brewers need. For instance, if the brewery's boilers or bottling lines fail, coverage such as Mechanical Breakdown may respond.

It is equally important to ensure the brewery has the appropriate safety protocols in place. Each brewery is unique, and all brewers should conduct periodic hazard analyses to establish safety practices that address the challenges found in their brewery. Acuity's Loss Control team or Manufacturing Specialist can help improve safety and operational efficiency.

The next time you find yourself with a cold craft beer, remember that Acuity loves craft breweries!

BY **MICHAEL JAWORSKI**,  
PRODUCT ANALYST



## Trucking

A significant percentage of trucking crashes occur due to backing, either while your insured drivers are backing up or because other drivers back into your customers' trucks. The cost of these crashes not only affects a motor carrier's ability to remain competitive, but also impacts insurance costs. Here are some solutions to help your customers reduce backing-related claims:

- Use rest areas designed to allow trucks to pull through a parking spot instead of backing into the spot.
- Attempt to find parking spots that are in a straight line.
- Use your four-ways when pulling through a lot and backing up.
- Consider using a weigh station to park—they are often well lit with pull-through spots.
- When in doubt, use GOAL: Get Out And Look.
- Avoid parking spots where truck traffic is crossing directly in front of or to the side of your truck.

To find more solutions, check out the blog written by our Trucking Specialist, **Cliff Johnson**, at [acuity.com/backing-tips](http://acuity.com/backing-tips).

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



## Personal Lines

People choose to ride motorcycles for many reasons. Some do it for the relaxation and use riding as their escape, some take cross country trips, and some ride to meet new people who share a common interest. There are an estimated eight million motorcyclists in the U.S., and their safety is just as important as anyone's in a vehicle. Acuity recognizes this and cares about their well-being and offers our motorcyclist insureds two coverages that are unique to the insurance industry.

First, in most states, Acuity will double the medical payments limit, up to an additional \$5,000, if the driver or passenger is wearing a helmet at the time of the injury.

Second, we grant unlimited coverage for rider safety apparel worn by the driver and any passenger on the bike. No deductible applies for damage to any apparel worn to minimize injury, including damage to:

- Helmets
- Clothing
- Boots
- Gloves
- Eyewear

This coverage applies whenever the motorcycle is insured for Collision coverage.

So, your customers can enjoy their next motorcycling adventure, knowing Acuity is protecting them along the way!

BY **SARAH PRINSEN**,  
SENIOR PRODUCT ANALYST



## Services

Since I've been a Senior Loss Control Representative with Acuity, I've had the opportunity to work closely with many of our independent agents to help our customers. There's no better feeling in the world than to really help someone, whether it's solving problems, providing needed information, or simply responding quickly to a request for assistance.

Acuity has 52 loss control representatives across the country, averaging more than 25 years of professional safety experience each, as well as 4 industry specialists, and top-notch company support. The sheer volume of service assistance we provide to our agents and customers in the 27 states we do business in is, quite frankly, staggering to consider! This year, Acuity loss control representatives will visit close to 10,000 commercial businesses and meet with hundreds of agency partners.

Acuity's loss control representatives and industry specialists are more than happy to respond to the growing needs of our agents and insured customers in a multitude of different ways, some of which include:

- Consulting on specific safety problems or issues
- Providing safety resources such as training videos and sample programs
- Assisting with regulatory compliance issues—OSHA, DOT, NFPA, etc.
- Conducting facility and job-site safety walk-throughs
- Leading on-site or phone/video-conference safety training sessions
- Helping with early return-to-work programs
- Providing accident investigation tools
- Setting up noise monitoring

Building and maintaining strong relationships between Acuity loss control and our independent agents is an essential part of doing business together. Our value is greatly enhanced with the teamwork and support of our agents, and we encourage you to reach out to your loss control representatives whenever help is needed. Thank you, agents, for helping us "Sell Acuity!"

## Retail

In order to recommend specific coverages to retail businesses, it is helpful to understand the categories of retailers Acuity writes as well as the CGL codes that apply to some examples in those categories.

**Retailer** refers to the "typical" retailer—a person or business who sells goods to the end consumer rather than another business. Examples include general merchandise stores (18437), hardware stores (13715 and 13716), and clothing and accessory stores (11126-11128).

**Wholesalers and distributors** are independent companies that purchase and warehouse products from manufacturers and then sell and deliver to their buyers. Examples include food and beverage wholesalers and distributors (10140, 10141, 15223, 12361, and 13049) or building material distributors (10257).

**Dealers** include a person or business that purchases merchandise from a distributor or wholesaler to sell either wholesale or to customers directly. The difference between a dealer and a distributor is the fact that a dealer is the principal, not the agent, in the transaction. Examples include dealers of construction (15060) or farm (15061) machinery and equipment.

**Retailers** with a physical location can also be further classified using their size and types of merchandise sold.

**Specialty retailers** are typically small shops that focus on a limited type and assortment of merchandise. Examples include furniture (13351 and 13352) and floor covering (12805) stores, appliance stores (10040 and 10042), and electronics stores (12393).

**Boutique shops** are independently owned retail shops. Each boutique carries its own product mix, and storeowners determine that mix. Think "mom and pop shops" that are not tied to a retail chain. Gift shops (13506 and 13507) are a common example.

Of course, this list doesn't include all the types of stores that Acuity writes within those categories. Talk to your territory director or underwriter to learn more about why Acuity loves retail business!

## Construction

Now that we're in the cold months of the year, some construction businesses start to slow down. This is a great time for your insureds to look into ways they can improve their business to become more efficient.

Mobile technology can improve efficiency and assist a contractor's job routine in several different ways:

- 1. Improve the bid process.** By using construction management technology to digitally capture key information such as labor hours, payroll rate, and the cost of materials in one system, bidding projects can become quicker and more accurate.
- 2. Cut office administration costs.** By using data already in the system, forms can be prefilled and easy to reuse.
- 3. Improve accountability.** Real-time logging of hours allows for instant review and long-term analysis. Injury reports can be completed on the job site, including pictures or videos, and sent real time to supervisors, general managers, and the necessary reporting bureaus.
- 4. Improve communication.** Plan specifications, addenda, notes, and previous conversation can all be saved and accessed by authorized parties so everyone is on the same page and has the same information.

Digitalizing workflows can provide a competitive advantage. Check out Acuity's contractor focus blog for more information on this and other construction-related topics.

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

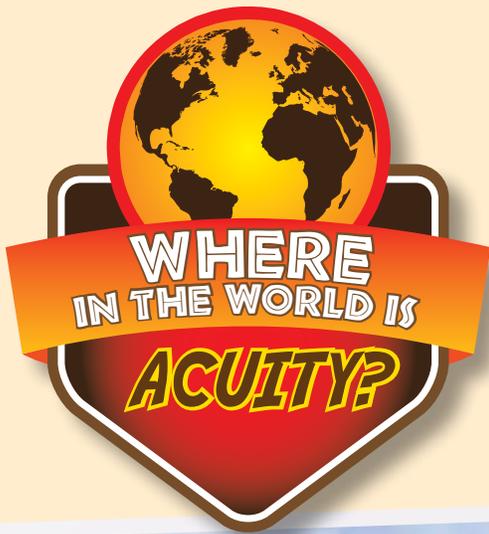


**BY SONJA DEVORE,**  
TERRITORY DIRECTOR

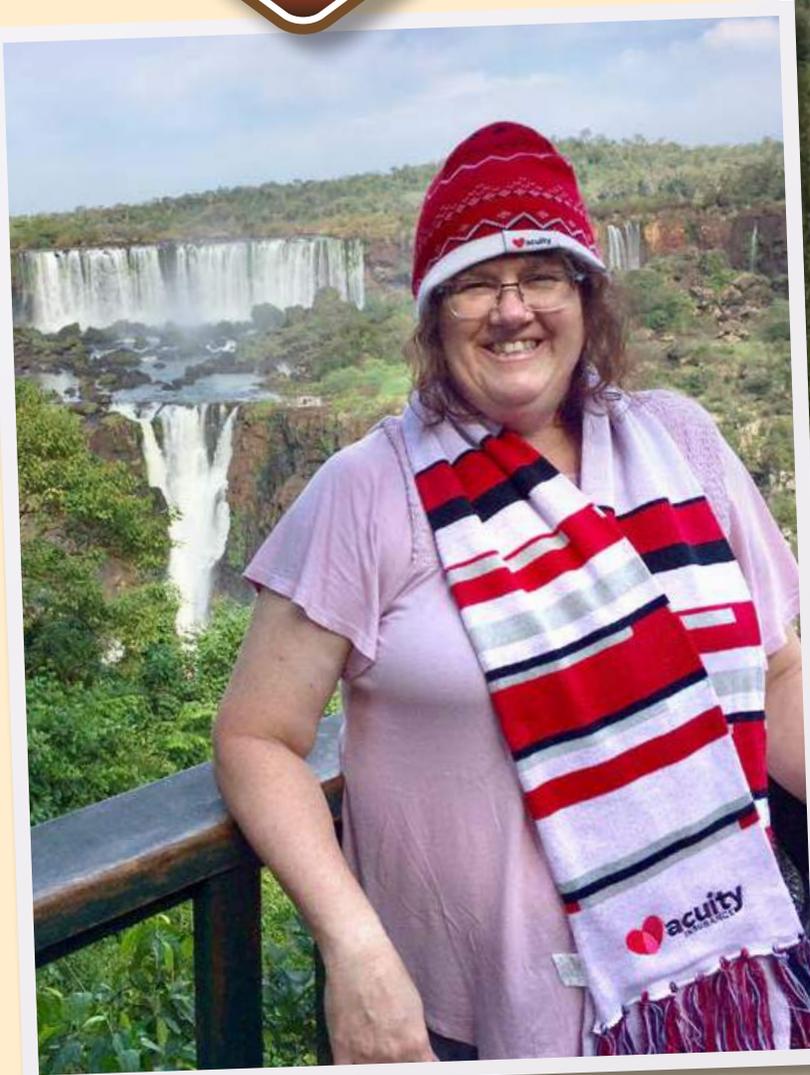


**BY JOHN LACK,**  
CONSTRUCTION SPECIALIST





**Brendon** and **Austin Little**, sons of **Dawn Little** of The Hess Agency, enjoy some warm Acuity gear on a chilly morning in Grand Teton National Park.



**Christine Molnar** of Horst Insurance stands with her Acuity hat and scarf in Brazil with Iguazu Falls and Argentina in the background.

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](mailto: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!



Account Manager at CEK Insurance **Eric Armstrong** and his children, **Elanor** and **Edgar**, keep warm with some Acuity swag at the Hallgrímskirkja Tower in Reykjavik, Iceland.



Human Resources Specialist **Kaise Aschliman** and Programmer Analyst **Mitchell Elmer** pose with their Acuity socks in the city of Fira on the Greek island of Santorini.

# BIND COMMERCIAL QUOTES ONLINE

Acuity now offers the ability to instantly bind a commercial quote using an online down payment from the insured. At the Agent Center at **acuity.com**, there is an option for “Bind an approved commercial quote” on quotes where the underwriter has authorized it. The insured can use either a credit card or their checking account for down payment.

This feature lets agents bind an account any time of day, get a policy number, and start issuing certificates of insurance. Although available for any size account, this feature is particularly convenient for smaller commercial customers that often want to make their down payment or full payment immediately.

Save time when writing commercial business by binding policies online!



## MARK YOUR CALENDAR FOR COMMERCIAL LINES **PRODUCER SCHOOL**

Acuity's popular Commercial Lines Producer School is scheduled for May 16-17. Designed for agents new to Acuity (but not new to insurance), the seminar lets agents experience Acuity's world-class training in our unique home-office atmosphere.

This seminar is custom designed to help agents grow their commercial book quickly and profitably by providing fast-start training on all the advantages Acuity offers in commercial lines. It features overviews of commercial lines underwriting, loss control, premium audit, claims, sales, and more.

Acuity provides two nights' accommodation at a local hotel for agents attending. Contact your territory director with any questions or to sign up!



# L.A. BOWEN INSURANCE GOES THE EXTRA DEGREE FOR CLIENTS

**M**any agencies claim to go the extra mile for clients, but Utah's L.A. Bowen Insurance makes it a point to go the extra degree for them. As agency CEO **Layne A. Bowen** explains it, that extra degree makes all the difference.

"At 211 degrees Fahrenheit, water is just hot water. But if you raise the temperature only one degree to 212, you get steam, which can do amazing things. It can power a locomotive or run a power plant," he says.

## Difference of a Degree

"For us, '212' means working to give all our clients a little bit more," says Layne. "It means being a little bit better and doing things a little bit differently than others do and, most important, being sure that customers experience that difference."

The agency's 212-degree service starts with a proactive approach to serving clients, including an application checking system for each new or rewrite piece of business. Client calls and emails are returned the same day and, at least once a year, the agency contacts every customer to perform an account review.

"Our retention has increased over 7 percent since implementing the annual review process," Layne says.

If a customer has a claim, L.A. Bowen Insurance initiates what it calls a "three-step claim circle" to be sure contact is made at first notice, during processing of the claim by the insurance carrier, and after the claim is closed to ensure customers are satisfied. It also offers after-hours and weekend claims service.

"Claims are our time to shine and show customers why they trusted us with their insurance needs," Layne says, adding that the agency's success in implementing its 212-degree philosophy is a credit to L.A. Bowen Insurance's staff.

"Our people have been our biggest asset since day one. Not only do they share a common vision, but they also keep generating new ideas for how to do things better," he says. When great ideas have an impact, everybody wins with the agency's quarterly profit-sharing program.

The agency's 212-degree philosophy has had a marked impact on customer satisfaction. Nearly 60 percent of new business comes from referrals and L.A. Bowen Insurance maintains a 5-star Google rating, with nearly 98 percent of its individual ratings being 5 stars. In 2018, it was also named the number one insurance agency by the *Best of Utah Valley* magazine.

"Our reputation is directly attributed to an outstanding staff giving that extra degree of service, day in and day out," Layne says.

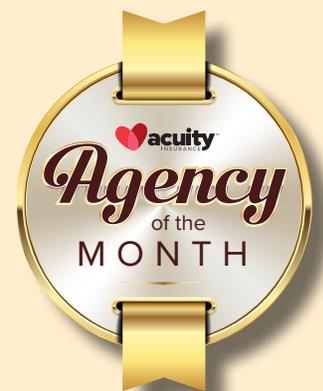
*Layne A. Bowen*

## Pillars of Success

The agency was founded in 1961 in Orem. Layne joined the staff in 1986, became partner in 1996, and acquired full ownership of the agency in 2007. Since 1996, the agency has more than doubled in size and today writes a mix of 65 percent personal lines and 35 percent commercial lines business.

Although L.A. Bowen Insurance plans for steady growth in the years ahead, Layne stresses that the ultimate measure of success is not how many customers the agency serves, but how well it serves those customers. The simple, yet powerful, mission statement of "212" will continue to guide its progress.

"We believe we have the three pillars in place that are essential to achieving our goals—great employees, great clients, and great companies," he says. "If you have all three of those, you're going to have a successful business."



# SEVERAL STAFF EARN PROMOTIONS IN **CLAIMS MANAGEMENT**



**Amy Pascoe** is promoted to Director - Catastrophe Claims. Amy started with Acuity in 2001 and was promoted to Senior Inside Claims Representative in 2005. For most of the past year, Amy was Acuity's Catastrophe Coordinator and was instrumental in the identification, distribution, monitoring, and overall management of storm claims. She currently holds AINS, AIC, and LPCS designations and is working on obtaining her CPCU.

**Emily Jenkins** is Acuity's new Medicare Compliance Specialist. Emily began her career at Acuity in July 2010 as a Commercial Processor in the Services department. In January 2015, she joined the Workers' Compensation team as a Medical Only Claims Representative. In January 2016, Emily earned a promotion to Workers' Compensation Claims Representative. Emily earned the CMSP (Certified Medicare Secondary Payer) designation.



**Robin Johnson** is promoted to Field Claims Manager. She has been in the insurance claims industry for 20 years, including her last three with Acuity. Robin received a bachelor's degree in business administration with a minor in mathematics from the University of Southern Indiana.

**Shawn Clark** is promoted to Field Claims Manager. She began her insurance career 30 years ago with State Farm Insurance in California. During her career, she has handled liability and property claims in numerous states, including three years handling flood, wind, tornado, and hurricane catastrophe claims. Shawn has been a Senior Claims Representative with Acuity for the last three years and will be relocating to the Ohio/Kentucky Valley region.



**Celeste Ramos** is promoted to Field Claims Manager. She started her insurance career in 2006 as a Field Claims Adjuster with Mountain West before transitioning to the Colorado Farm Bureau as a Field Representative. In 2015, she was promoted to District Claims Manager for Colorado Farm Bureau before joining Acuity as a Senior Claims Representative in 2017. Celeste obtained a bachelor's degree in biology and sociology from the University of Wyoming and has earned the INS and AIC designations.

**Marty Jaeger** is promoted to General Manager - Property and Auto Claims. He began his insurance career at Factory Mutual Engineering as a Loss Prevention Engineering Consultant, spending two years in Loss Control Engineering before being promoted to the Adjustment Division. In 1996, he joined Acuity as Director of Property Claims. Most recently, he was Manager of Property and Auto Claims. Marty earned a bachelor's degree in civil engineering from the University of Wisconsin - Platteville and holds the CPCU designation.



# THREE PROMOTED TO MANAGER IN ENTERPRISE TECHNOLOGY



**Mike Soldner** is promoted to Manager - Technical Support over the Network team. Mike started his career with Acuity in April 2015 as a Senior Systems Engineer. Prior to Acuity, Mike worked for Wheaton Franciscan Healthcare in various technical roles. He has a wealth of networking experience and, since joining Acuity, has played a key role in the design and implementation of the company's entire network infrastructure.

**Zach Thiel** is promoted to Manager - Information Security. He will oversee the prevention group within the Information Security team. Zach started his career with Acuity in June 2002 as a Technical Support Analyst and was most recently a Senior Systems Engineer on the Security team.



**Mike Falk** is promoted to General Manager - Information Security. Mike joined Acuity in June 2002 and was instrumental in the initial creation of the Information Security team. Since that time, he has continued to be the primary driver in ensuring Acuity has a secure operational environment.

# BUILDING TRUST

2019 SPRING  
TOWN HALL



## PETER LOHMIER TACKLES THE WORLD'S TOUGHEST MUDDER

Featuring an 8–10-mile course peppered with obstacles with names such as Electroshock Therapy, Fire Walker, and Trench Warfare, Tough Mudder events held across the world are known for living up to their name.

But for some competitors, a “regular” Tough Mudder just wasn’t tough enough. That’s why organizers created the Toughest Mudder, where athletes complete as many obstacle course circuits as they can within 12 hours. And, since 2011, The World’s Toughest Mudder has upped the ante with a 5-mile course peppered with 20-25 of the biggest, baddest, most insane obstacles, with participants competing to finish as many laps as they can within 24 grueling hours.

**Peter Lohmier**, Senior Programmer Analyst, has competed in all three levels, most recently the 2018 World’s Toughest Mudder in Fairburn, Georgia. By doing so within a 12-month span, he also earned the coveted Holy Grail Award.

### A Muddy Playground

Peter ran his first Tough Mudder in 2014 and has been hooked ever since. “It’s like one giant, muddy playground,” he says. “I also like the overall challenge to push my limits, and the sense of accomplishment I feel when doing more than I thought I could.”

Over the past five years, he has competed in over a dozen Tough Mudder events. Although Peter had competed in a Toughest Mudder before, the 24-hour World’s Toughest Mudder required taking his training to a new level. “Planning for race-day nutrition, gear, supplies, and training was overwhelming, but I had a lot of help from the Tough Mudder online community,” he says. “The course is kept secret until a few days before the event, which also makes it harder to train and prepare.”

The unusual weather participants faced in Atlanta also posed a unique challenge. “It had rained a lot before the event, so just having to run on mud and in a wetsuit was tiring even before you got to the obstacles. The temperatures also dipped to the point that some obstacles were ice covered and had to close for safety reasons,” Peter says.

Battling wind chills below freezing and facing the risk of hypothermia, Peter chose to complete his final circuit after 12 hours. “The conditions were just brutal, and I wasn’t quite prepared for the unusual drop in temperatures in Georgia,” he says. “Nevertheless, I had a great experience and was happy with what I was able to accomplish.”

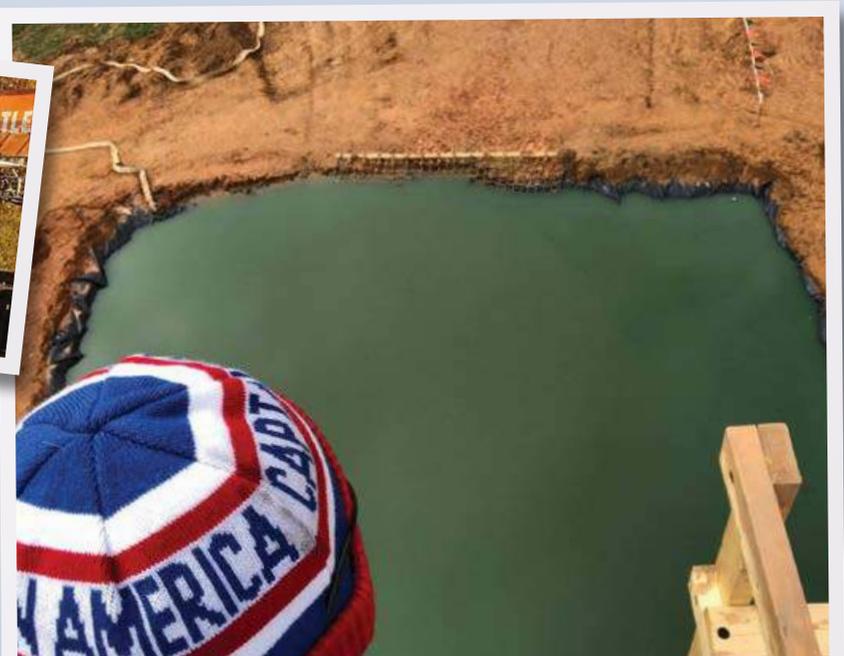
Peter also credits his pit crew, consisting of his wife, Sara, and brother, Richard, with supporting him during both training and the event. “Having a great crew to support and push you when things get tough means so much to achieving your goal,” he says.

### Overcoming Obstacles

Peter is already looking ahead to next year’s World’s Toughest Mudder.

“This year was definitely a learning experience that I will take to the 2019 event,” he says, adding that mental toughness is as important as physical training.

“It is too easy to quit when feeling exhausted, cold, alone in the middle of the course and in complete darkness,” Peter says. “Fighting those thoughts can be tougher than any obstacle on the course.”



# Industry Insider

AAA reports that vehicles with advanced driver-assistance systems (ADAS), such as auto braking, blind spot detection, and lane departure, can cost twice as much to repair.

- Repairs to front radar systems can cost \$900-\$1,300.
- Rear radar sensors can cost \$850-\$2,050.
- If a windshield has ADAS, the cost is about three times more than if it didn't.



**Q. How important is adequate business income coverage?**

A. Some policyholders find out after a loss that there is no business income coverage or there isn't enough. Adequate business income coverage is essential for policyholders to stay in business.

## Q&A CUIITY

**Q. I know that Acuity's Bis-Pak has 12-month Actual Loss Sustained coverage, but my customer needs a property policy instead. What can I do?**

A. Acuity offers an Actual Loss Sustained option for our property policy. Not all companies do, so this can also give you a competitive advantage against other agents or competing quotes.

**Q. How do I apply for Actual Loss Sustained coverage?**

A. It's easy—just complete the simplified Business Income Worksheet, then relax knowing that your insured is protected for income loss when covered loss occurs. Of course, standard business income coverage is also available.



## Searching for a Job?

### Headquarters

- Branding Specialist - Media Strategy and Analytics
- Building Maintenance/Fleet Specialist
- Building Security Specialist
- Business Analyst (Entry)
- Commercial Lines Underwriter (Entry)
- Licensed Agent - Multiline
- Programmer
- Regulatory Analyst
- Research Statistician - Data Scientist
- Systems Engineer - Open Systems
- Technical Support Analyst Intern

### Field

- Commercial Field Underwriter  
Dallas/Waco, Texas
- Field Claims Representative  
Indiana
- Field Premium Auditor  
Pennsylvania
- Loss Control Representative  
Virginia
- Waco, Texas
- Territory Director  
Virginia

For more information, contact Joan Ravanelli Miller, General Counsel and Vice President - Human Resources, at 800.242.7666, extension 1666.

Acuity provides equal employment opportunities to all employees and applicants for employment without regard to race, color, sex, sexual orientation, gender identity, religion, disability, age, genetic information, veteran status, ancestry, national or ethnic origin, marital status, and all other protected categories in accordance with applicable federal, state, and local laws.

# THREE KEYS TO CUSTOMER SATISFACTION IN CLAIMS

**M**aintaining a 95 percent claimant satisfaction doesn't happen by accident. It takes the untiring efforts of all our claims staff as well as an ongoing effort to promote and reinforce a customer-first focus within all our claims representatives and managers. Although I can't list everything we do to support our staff in a one-page article, there are three key areas where we focus.

**1 Training.** Acuity's Claims department has embarked on various training initiatives that ensure we are keeping our focus first and foremost on the customer. We incorporate customer service training with each Central Claims new hire training class. This training, conducted by our claims staff, is scheduled as a formal part of our comprehensive Central Claims new hire training agenda.

All claims representatives new to Acuity, even those with years of industry experience, participate in a two-day session on Acuity's customer service emphasis and philosophy before handling any claims. This training highlights communication techniques to ensure phone interactions with customers are positive, claim handling strategies that support a quality customer experience, and practical role-playing and situational practice on dealing with challenging customer interactions. After this

initial customer service training, the Acuity Claims department reinforces our customer

focus by incorporating customer service topics in our annual "All Claims" workshop and other departmental training events throughout each year.

**2 Performance Measurement.** Not only does Acuity ingrain customer service in our claims training programs, but we also continue the customer-centric focus in our performance

measurement. Our claims managers conduct a consistent file review and audit process that focuses on timely initial contact with all parties to the accident as well as prompt follow-up with insureds and claimants who are presenting claims. We track the timeliness of initial contact with every policyholder and third-party claimant and incorporate these measures in each claim representative's performance evaluation.

**3 Technological Support.** As a leader in the smart use of claims technology, Acuity has also identified ways to support our customer focus with various claims system enhancements. One key element of these enhancements is our robust claims queue and calendaring system, which is integrated into our Next Gen Claims System. This queue system allows claims representatives to track needed claims handling activities and progress. Additionally, it systematically triggers certain needed activities throughout the life of the claim, which aids our claims representatives in identifying needs for customer follow-up and other activities that keep the file moving toward prompt resolution.

Additionally, we use technology to monitor customer satisfaction. This past year, we implemented an electronic survey process for both insureds and claimants to provide feedback on our claims customer service in real time, providing immediate feedback to our claims teams and facilitating quick follow-up if there are customer concerns that can be addressed immediately. Also, this system provides detailed aggregated feedback to claims management at the department, team, and individual claims representative levels.

All our training, performance measurement, and technology in claims supports our mission to put the customer first in our claims handling practices and philosophy. Most important, these efforts support our people, who are the ultimate difference-makers in Acuity's world-class claims service.



**BY ALAN EDWARDS,  
GENERAL MANAGER - CENTRAL 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](https://trustpilot.com/review/acuity.com).

Edward



I had Acuity for a number of years and was very happy with them. But then I decided to save some money and switched to less expensive companies. I was gone about 5 years and in that time probably switched companies 4 times. I never had a claim but was constantly worried about if they would take care of me without a hassle if I did have a problem. Finally, last year, I called the agent I had with Acuity and told him to send me a policy with Acuity. I did not ask the price. I knew it would be more than I was paying, but I did not worry about Acuity taking care of me when I needed them. My daddy always told me “No one was ever sorry that they bought the very best.”

## FOCUS ON INSTRUCTION

Congratulations to the following staff members who have earned insurance designations and completed coursework:

Designations:

- Renea Mertens**, Senior Claims Representative - Associate in General Insurance (AINS)
- Jenna Miller**, Commercial Underwriter - Associate in Commercial Underwriting (AU)
- Nathan Miller**, Senior Claims Representative - Associate in Claims (AIC)

Courses:

- Courtney Eberhardt**, Licensed Agent-Multiline - AIS 25
- Adam Jones**, Commercial Underwriter - CPCU 520
- Martha Lorbecki**, Commercial Processor - AINS 21
- Katelyn Purkey**, Workers' Compensation Claims Representative - AIC 30
- Heath Reinl**, Business Analyst - AIDA 181
- Lindsey Van Ess**, Commercial Underwriter - CPCU 552

# ASK THE SPECIALIST

## ASK CATHY

### *How can I protect my employees from cold exposure injuries?*

When you think of January, you may think of cold weather and exposures that can cause short-term and long-term injuries to employees. External weather conditions, an employee's overall health, certain medications employees may be taking, and working conditions can all contribute to cold emergencies. But don't be fooled: hypothermia can even occur in 70-degree temperatures, especially when the employee's body is wet.

Besides working outside, there are other ways employees are exposed to the cold, including working in coolers, freezers, or unheated warehouses or work stations.

Emergency workers, tow truck operators, and contractors intermittently working on roofs of buildings can be at particular risk.

Frostbite and hypothermia are the two main cold-related injuries.

Frostbite is the most common and happens when

tissues freeze. This usually happens with fingers, toes, noses, and ears. Signs of frostbite include cold, red body parts that may worsen as the frostbite progresses. Lack of feeling and swelling can also occur.

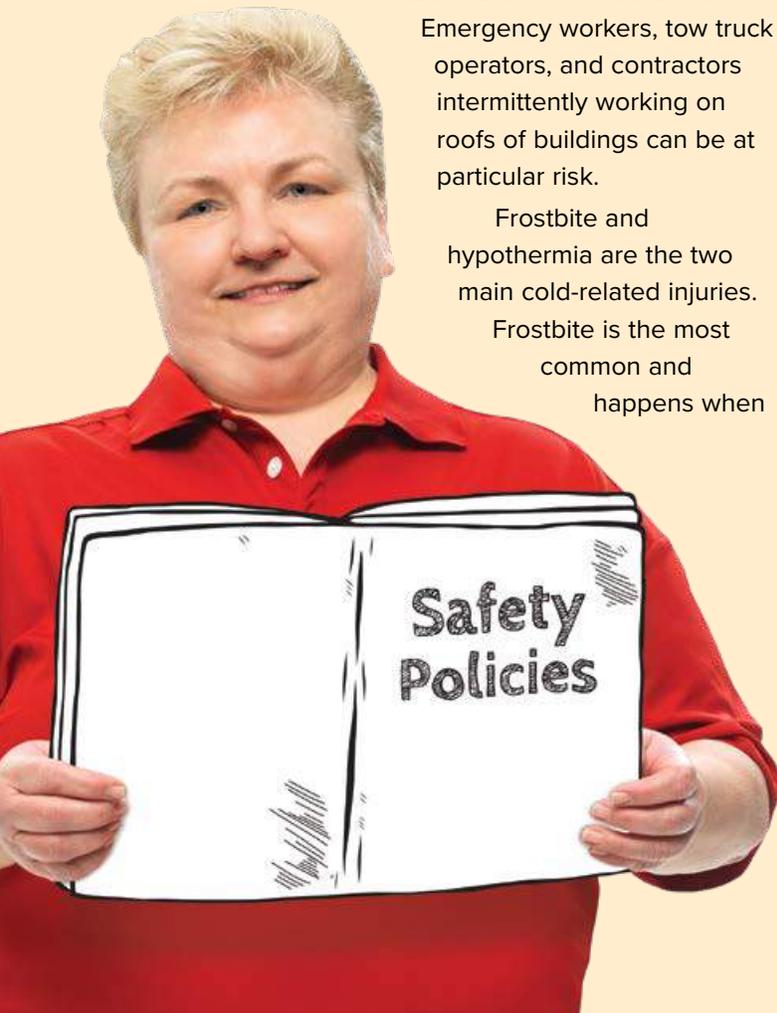
If exposure to the cold continues, the employee can suffer from hypothermia, where the body temperature can fall to dangerous levels. Slowing of responses to questions, slowing physical reflexes, uncontrolled shivering, and confusion are all signs to watch for. Hypothermia can result in unconsciousness and death if the employee isn't promptly treated. This is an emergency and 911 should be called immediately.

To prevent employee injuries, a warm heated area, (car, truck, room, or shelter) should be available to employees who are exposed to cold working conditions. Stock the area with blankets, dry gloves, and something warm to drink (avoiding caffeine). Consider using disposable hand and shoe warmers.

If there is a chance of exposure to bad weather, water, or snow, employees should bring extra dry clothing, hats, gloves, and socks to change into if they would get wet or to add layers. If possible, employees should bring extra shoes or boots and jackets with them.

Additional breaks during the work shift may be needed in order to allow employees to warm up and keep hydrated. Have a way for employees to call for help if an emergency would arise—a radio, cell phone, etc.

Acuity's loss control representatives work with our customers to identify work tasks or situations where employees are exposed to the cold and identify solutions that could reduce the potential for an injury. Sell Acuity!



*Cathy Bacher is Loss Control Consultant at Acuity's headquarters. Contact her at [cathy.bacher@acuity.com](mailto:cathy.bacher@acuity.com).*

# Find the Flagpole

In the December issue, we extended our response deadline to January 15 because of the holiday schedule. That late date didn't allow us to publish winners in this issue, so we will publish them in February.

To enter this month's contest, find the  hidden elsewhere in this issue, then send an email with its location to [contest@acuity.com](mailto:contest@acuity.com) by February 15, 2019. This contest is open to agency staff only.



# IMPOSSIBLE INSURABLES

## OH CHUTE!

There's a place on a cement truck to store pieces of the discharge chute when the vehicle is on the road, but this isn't it!

*Do you have an "Impossible Insurable" to share? Send your pictures to [infocus@acuity.com](mailto: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.*



# COMMITMENT TO EDUCATION MAKES JACKIE SCHANAMAN'S **CUSTOMER SERVICE SHINE**

**Y**ou won't find a service professional more committed to perfecting her craft than **Jackie Schanaman** of J.G. Elliott Insurance Center in Scottsbluff, Nebraska.

"Jackie is always in pursuit of professional development, specifically looking for carrier and industry educational opportunities. Unquestionably, that helps her deliver a high level of service to our clients, producers, and carrier partners," says **Brennan Malm**, Chief Operating Officer and Executive Vice President.

"Jackie greets customers with a friendly, helpful attitude and is always courteous and respectful," adds Commercial Producer **Janet Frederick**. "She responds to their needs efficiently and ensures they are satisfied with the service. She has a positive outlook and is always willing to assist customers to the best of her ability."

Customer satisfaction is definitely her top priority. Jackie exemplifies what customer service is all about."

As an Account Executive, Jackie works with the agency's commercial clients. "I like the complexity of commercial insurance," she says. "Every policy is a different policy. It's a constant learning experience, and I enjoy the increasing knowledge I gain every day."

She says that timely response is what customers appreciate most and that all the staff of J.G. Elliott Insurance Center share a passion for service excellence.

"Our agency is very customer-oriented, where customer service is always number one," she says. "My colleagues have a great respect for those standards, and the insurance professionals I work with continue to help me advance my knowledge of the business. I love my job and love working with customers here."

Congratulations to Jackie Schanaman, an Outstanding Service Professional!



# OUTSTANDING

## WORD OF MOUTH

**A**cuity's claims service is world-class, but don't just take our word for it! Check out a customer's comments and more at [facebook.com/AcuityInsuranceCompany](https://facebook.com/AcuityInsuranceCompany).

facebook

