

TO THE  
**TOP**

**Forbes | 2019**  
**BEST-IN-STATE**  
**EMPLOYER**  
**WISCONSIN**

POWERED BY STATISTA

ACUITY  
NAMED BEST-  
IN-STATE  
EMPLOYER  
BY FORBES



ACUITY #2 ON FORBES LIST OF AMERICA'S

# BEST-IN-STATE

**A**cuity is named to the inaugural Forbes list of America's Best-in-State Employers 2019 and is ranked at #2 in the state of Wisconsin.

"At Acuity, people feel both joyful and relevant," says President and CEO **Ben Salzmänn**. "We are humbled that our people continue to share how they feel about working at Acuity, and we are all thrilled to be part of a wonderful work environment."

America's Best-in-State Employers were identified based on an independent survey from a vast sample of 80,000 U.S. employees working for companies employing at least 500 people. Employees were not consulted via their employers but anonymously through several online panels.

Acuity was also named to Forbes America's Best Mid-Size Employers list as well as to Forbes' Best Employers for Women and Best Employers for Diversity. In 2018, Acuity also earned a Silver Stevie® Award for Great Employers.





# EMPLOYERS

*Pictured on the front cover (left to right):  
Brittaney Prosser, Commercial Underwriter;  
Michael Scott, Commercial Underwriter;  
Angie Zellner, Telephone Premium Auditor.*

*Stacy Milbrath, Senior Commercial  
Underwriting Consultant*





# ACUITY IS YOUR MARKET FOR RETAIL

July is Independent Retailer Month, an annual “shop local” event that highlights the positive social and economic impact of independent retailers. It’s also the perfect month to remind agents that retail is one of Acuity’s key areas of market focus.

“Acuity genuinely wants to write retailers, unlike a lot of our competitors,” says **Ben Salzmänn**, President

and CEO. “We have a strong, proven appetite for retail, and there are many reasons to write that class of business with Acuity.”

We’ve highlighted some of those reasons on the following pages. In the coming months, we will feature additional areas of Acuity’s focus, so stay tuned!

## RETAIL KITS

Acuity helps you connect to retail customers with our retail kits, sent automatically to all our new retail customers. Kits contain a magnet with loss reporting information as well as a guide to retail insurance, brochures on loss control and

safety, and details on how to access Acuity’s online resources. In addition to our general retail insurance kit, specialized kits are provided to restaurants and grocers as well.



## DID YOU KNOW...

ACUITY'S FOCUS ON  
RETAIL INCLUDES  
WHOLESALEERS,  
DISTRIBUTORS, AND  
RESTAURANTS AS WELL?

## RETAIL-FOCUSED COVERAGES

- **Bis-Pak Retail.** Acuity knows that independent retailers have enough to worry about with their business and that their business is their livelihood. Our Bis-Pak (businessowners) Retail combines property and liability coverage into one convenient policy, with additional coverage options that can be tailored to your specific business.
- **Food contamination.** Even with the necessary precautions and procedures in place to keep food clean, retailers dealing with food are at risk of contamination. We can cover the expense to clean equipment, replace contaminated product, and help restore your customer's reputation.
- **Food spoilage.** If a business uses or sells perishable stock that relies on temperature or humidity control, a mechanical breakdown or power outage can be devastating. We can cover perishable stock in the event there is a mechanical breakdown or power outage.
- **Utility services.** A loss to a utility service provider's property can cause property or business income loss to a retailer that depends on those services. Utility Services - Direct Damage and Utility Services - Time Element coverages are available and, for an additional layer of protection, consider adding coverage for overhead transmission lines.
- **Equipment breakdown.** Restaurants, grocery stores, gas stations, and many other retailers rely on their equipment. If it breaks down, this coverage will not only pay for loss to equipment, but also loss of income and potential spoilage of goods.
- **Business interruption.** If a covered loss leads to temporary closure of your customer's business, we will help cover the loss of income while they get back on their feet.
- **Employee dishonesty.** No matter how hard a retailer works to hire good people, there is always the chance a bad apple sneaks in. This coverage protects against loss from dishonest acts committed by an employee.
- **Full replacement cost.** This coverage broadens the definition of Replacement Cost by removing the limit of insurance that is typically stated on the policy and showing "full replacement." When a loss happens, we will pay up to the full cost of what the damage is to repair and/or replace the damaged property.
- **Cyber insurance.** Cybercrime isn't just something large companies deal with—businesses of all sizes face the risk of cyber loss. Protect your clients with Acuity's Cyber Suite.



# ACUITY'S RETAIL SPECIALIST

**Aaron Stamm** is Acuity's Retail Specialist. He started his career stocking shelves in the seasonal department at a local retailer and, over the next 25 years, worked in various retail segments, including video games, cosmetics/skincare, hardware/appliances, pharmacy/grocery, and clothing. Aaron held several positions during this time, including District Loss Prevention Manager, Regional Loss Prevention Manager, Regional Compliance Auditor, and National Manager of Loss Prevention and Operations. As Retail Specialist, Aaron's goal is to enhance the partnership between retailers and Acuity by showing retailers that an insurance company can be a supportive resource and that Acuity truly understands their industry. Reminding customers that Aaron Stamm is here for any questions or feedback regarding how they can make their small business a safer and more risk management friendly environment for their workers and customers.



## ACUITY'S *Retail Team*

Acuity has a diverse team of seasoned insurance professionals who focus on continually understanding the state of the retail industry.

**Kelsey Ball,**  
Claims Representative

**Abby Mosher,**  
Branding Specialist

**Melissa Winter,**  
Vice President -  
Business Consulting

**Katelyn Purkey,**  
Workers' Compensation  
Claims Representative

**Kallyn Vandenack,**  
Communications  
Specialist

**Kyle Peterson,**  
Senior Commercial  
Underwriter

**Keith Ann Rice,**  
Senior Inside Claims  
Representative



# ASSOCIATION MEMBERSHIPS

**Acuity continually works to expand our retail expertise and is an active member of several organizations, including:**

- Food and Beverage Cluster Organization of Wisconsin
- Michigan Grocers Association
- Maine Grocers and Food Producers Association
- Wisconsin Grocers Association
- Wisconsin Restaurant Association
- Kentucky Restaurant Association
- Michigan Restaurant Association
- Illinois Restaurant Association
- Missouri Restaurant Association
- Automotive Parts and Service Association of Illinois
- National Grocers Association

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**Over 12,000**  
retailers and restaurants  
trust Acuity with their  
insurance coverage!

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**Acuity writes  
over \$80 million  
in premium in  
retail classes  
of business!**

**Aaron Stamm,**  
*Retail Specialist*

**Emily Gamb,**  
*Regulatory Analyst*

**Troy Eisenrich,**  
*Senior Loss Control  
Representative*

**Beth Dever,**  
*Branding Specialist*

**Dan Kaufenberg,**  
*Commercial Underwriting  
Consultant*

**Sarah Borkenhagen,**  
*Product Analyst*

**Sonja DeVore,**  
*Territory Director*

**Aimee Spatt,**  
*Claims Consultant*





# MICHAEL JAWORSKI

## MICHAEL JAWORSKI'S HANDCRAFTED FURNITURE PRESERVES HISTORY

Like many college students, when **Michael Jaworski** moved off campus to an apartment, he needed furniture. Unlike most students, he decided to build his own.

"When I need something, I typically build it myself," says Michael, Product Analyst. He built a bed frame from reclaimed barn lumber and then kept on building. Over the years, he has created TV stands, entertainment systems, coffee tables, end tables, signs, household decorations, and more.

### Lifetime Hobby

"I've always liked using distressed and reclaimed materials," Michael says. "It can be a challenge cleaning old material and working around imperfections, but it's also the chance to preserve a part of barns and buildings that have seen 100 years of rain, sleet, and snow and generations of farmers working in them. That tells a story you can't get from using new materials."

Rather than rely on an extensive—and expensive—array of wood shop equipment, Michael primarily uses simple hand tools. He doesn't even own a table saw.

"I prefer a very minimal approach—paying attention to the details and taking the time to get them right. There is satisfaction that comes from building something with your hands and having input into every aspect of the design," he says.

Michael gets his inspiration from materials themselves as well as online resources. A stint working for Milwaukee Tools in Seattle before coming to Acuity also helped him hone his craft.

"While working there, I got to learn a lot about different types of tools and their use. I also met a lot of people in the carpentry and contracting trades who reinforced the value of building things with your own hands," he says.

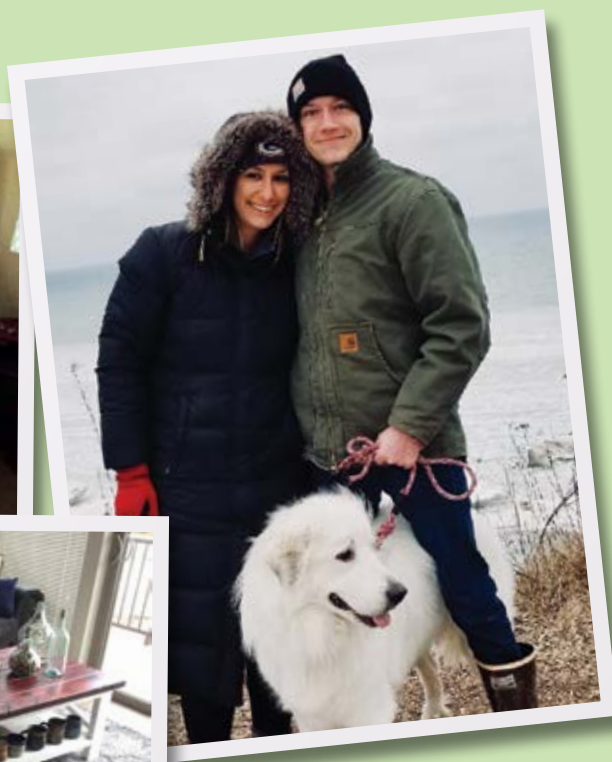
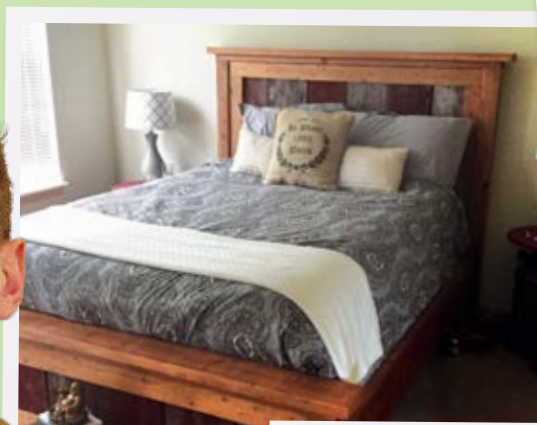
### Building a Family

Michael is engaged to **Nicole Nowak**, who is a Business Analyst for Acuity. The couple recently purchased a home, and Michael is designing various pieces of furniture to set it up, including a kitchen table big enough for holiday dinners, a huge desk for a dedicated work-from-home office space, and a downstairs bar.

"I finally have a large enough space to design and work on new projects for our new home and the homes of others," he says.

Michael has made dozens of pieces over the years, including a feed stand for Sophie, a dog he and Nicole rescued a few years ago. However, the bed frame he made in college still ranks as his favorite piece.

"It sums up everything I want to get out of making furniture," Michael says. "I want to make quality pieces that my family can use for years to come."



Michael, Nicole, and Sophie



# MIERS INSURANCE BUILDS ON TRADITION OF TRUST

**M**iers Insurance understands that, in the insurance business, trust is an essential part of building relationships.

"We are not out to quote more policies than our competitors—we are out to earn the trust of clients who are looking for true partnership in the procurement of their insurance products and development of their risk transfer policies," says **Rocky Gencarelli**, agency Principal.

"We see our role as a trusted advisor, not just a vendor," adds **Doug Gibbons**, President and CEO. "Our core values are that we will be honest, trust in each other, embrace change, commit to continuous improvement, take ownership in everything we do, and deliver amazing service. Those have been our guiding principles throughout our history."

## Commitment to Service

Headquartered in Allentown, Pennsylvania, Miers Insurance was founded on leap day in 1892. Over the past 120-plus years, the agency has provided peace of mind for personal, commercial, and international insurance customers. The company has endured in an evolving world while maintaining its independent ownership, flexible product offerings, and commitment to service.

On January 17, 2019, The Insurance Alliance Network presented Miers Insurance with its Commercial Lines Agency of the Year Award in recognition of its outstanding growth in 2018. "Not only have we grown in revenue, but we have increased our geographical reach as well, far beyond Lehigh County and eastern Pennsylvania," says Doug.

Rocky credits the agency's strong growth over the past four years to a strong, well-versed, and driven sales department that has found a way to help clients understand there is more to insurance than quotes and premiums. "We have embraced true risk management and consulting as our driving behavior," he says. "As a result, most of our business is captured through broker-of-record letters, allowing our agents to be in the driver's seat when it comes to managing our relationships with our insureds."

"In order to be successful in the broker-of-record world, you need to be strong technicians on coverage, and that's where

our people stand out," Doug adds. "Our licensed staff members hold many professional designations, have the expertise to conduct a thorough analysis of a prospect's insurance programs, perform a full gap analysis, and bring in a better solution than they currently have."

The agency's membership in the Insurance Alliance Network has also helped fuel its expansion. "Through the network, we have access to companies and resources that allow us to compete with the largest agencies, yet we also maintain the flexibility and personal service of a smaller firm," Rocky says.

Miers Insurance's mix of business is about 65 percent commercial lines with the remainder in personal lines, benefits, and life. Although the agency considers itself a generalist in commercial lines, it has carved out successful niches in education, banking, contracting, and trucking.

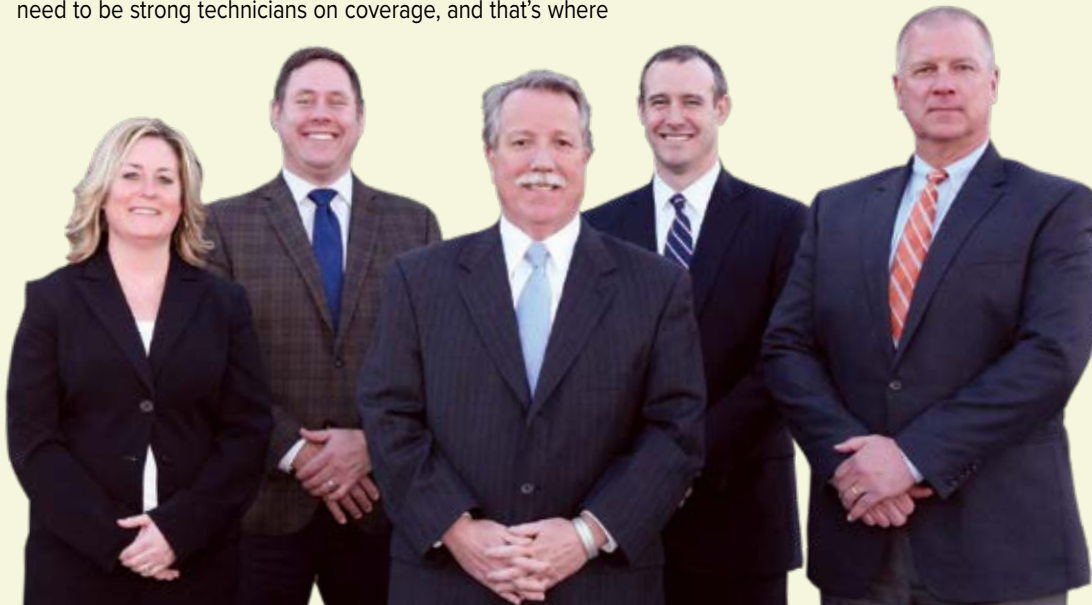
Miers Insurance also provides support to numerous non-profit organizations and charities. "We believe in giving back to the community," says Doug. "That's as important to us as writing business."

## Transition Plans

In addition to maintaining strong organic growth, the agency is looking for acquisition opportunity, particularly in personal lines.

"By maintaining financial strength, we can capitalize on those and other opportunities," Doug says. He will retire on July 31, 2019, and Rocky will become agency President.

"I couldn't ask to take over an agency in a better position than we are right now," Rocky says. "We are financially strong, independent, have a great staff, and have been successful over 127 years by maintaining trust and exceeding customers' expectations. That's exactly what we will keep doing in the future."



*The Miers Insurance leadership team: Lori Foust, Rocky Gencarelli, Doug Gibbons, Ryan Amey, and Jeff Barr.*

# 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.

## Construction

With summer upon us, now is a good time to talk to your construction insureds about heat illness prevention.

Both outdoor and indoor workplaces have the potential for causing heat-related illness. It is an employer's responsibility to provide a workplace free of hazards, and this includes protecting employees from extreme heat.

Heat exposure can cause many different general illnesses, ranging from exhaustion and heat stroke to cramps and rashes. When the temperature rises and the work is strenuous, workers are at risk. The good news is that this is preventable. OSHA's heat illness prevention campaign summarizes heat illness prevention in three words: Water. Rest. Shade. Tips to follow on the job site include:

- Start work earlier in the day to avoid peak temperatures midday
- Create an on-site water station
- Encourage workers to drink four cups of water every hour
- Avoid dehydration triggers such as caffeine and excessive sun exposure
- Take breaks throughout the workday and increase their frequency when working in the heat

A few simple steps to prevent heat illness can go a long way in keeping employees safe and healthy. Visit the OSHA Heat Safety App and Acuity's Contractor Focus Blog, [acuity.com/contractor-focus](https://acuity.com/contractor-focus), for more heat safety tips.

BY **AMY HUGHES**,

MANAGER - COMMERCIAL UNDERWRITING



## Manufacturing

Tariffs, trade barriers, and politics regarding manufacturing are in the news constantly. Sometimes it sounds as if the United States has already given up on manufacturing, ceding it to cheap labor markets around the world.

However, the facts show otherwise. The U.S. is still the largest manufacturer in the world, producing over 18.2 percent of goods for the entire world. That percentage does not include U.S. companies that also produce goods overseas. China is gaining ground on the U.S., but is still number two.

The U.S. has 12.75 million manufacturing jobs, according to the latest statistics from the Bureau of Labor, and the average worker pay is better than any other segment of our economy. According to the National Association of Manufacturers (NAM), the multiplier effect of a manufacturing job is also greater than the same effect in other parts of the economy. Each dollar spent in manufacturing adds \$1.89 in growth in other sectors of the economy.

Sure, there are headwinds facing U.S. manufacturing, including high wages compared to emerging powers, the skills gap, low unemployment, and unflattering, inaccurate stereotypes of manufacturing jobs, but there are many positives as well. Reshoring, IoT (Internet of things), strong research and development, growth of small manufacturers, and a strong economy all bode well for the future of U.S. manufacturing.

BY **GREG DAVIS**,

TERRITORY DIRECTOR



## Services

One challenge faced by the service industry is that the services they offer can be difficult for customers to compare to competitors, in contrast to physical products that can be evaluated side by side. Additionally, consumers may choose a lower-priced service despite receiving lower quality than a higher-priced one.

Agents face a similar challenge in selling insurance products, because customers do not always understand the value of what they are buying and how the value of one agency differs from another. Acuity works with our agency partners to create a high-value customer experience.

Part of this is helping you sell important coverages that help service businesses manage risk. Your underwriter or territory director can help you educate prospects and clients on the risk management process. For instance, Cyber Liability and Employment Practices Liability should be part of the insurance program for every services business. Acuity can help you strategize how to discuss off premises and in transit limits, food contamination, business income, sewer backup coverage, and more.

The more you get to know your customers and their operations, the more you understand the business risks they take to create revenue and how to manage those risks. By building that knowledge, customers will see you as a true business consultant and understand the unique value that your agency brings to the table.

BY **MICHAEL VANDE MOORTEL**,

TERRITORY DIRECTOR





## Trucking

Acuity uses on-site loss control visits for many trucking risks, so we better understand their operation and risk management efforts, often before writing the account. Some accounts don't understand what a loss control visit entails or the potential benefit to them.

During a recent visit to an agent's account, the value of our loss control representatives to the account and the agency was abundantly clear. Illinois Loss Control Representative Angie Lawless coordinated a visit to a prospective trucking account with the agent. She was told the owner was very experienced and that she likely wouldn't tell him anything that he didn't already know.

She and the agent saw the contact start to perk up when he realized that she knew what she was talking about with fleet safety, CSA/DOT scores, and DOT requirements. When she asked to see his trucks, he was elated. As they looked at the vehicles, she spotted some physical problems under the trucks that required maintenance. The driver and mechanic must have overlooked those items. The owner immediately insisted the driver pull the truck into the shop for repair.

The owner's satisfaction with Angie's loss control visit and his enthusiasm to insure his business with Acuity was summed up when he reportedly said, "Where do I sign up, because you know your s\*\*\*!"

Create your own success story by helping your accounts understand the role of loss control and the value our representatives add. You are always welcome to go along on loss control visits to better understand what they do and the resources and insights provided to your accounts. Our loss control representatives' expertise is another reason to Sell Acuity!

**BY ANGELA DELONG BANERJEE,**  
DIRECTOR - STAFF LOSS CONTROL

## Retail

As our special feature on retail starting on page 4 highlights, July is Independent Retailer Month. It is also the hottest month of the year for much of the U.S., making it the perfect time to talk to your retail customers about spoilage risk.

Many businesses require refrigeration to prevent stock from spoiling. Unfortunately, spoilage can cause more than just the loss of inventory and a short-term impact on income. It could result in adverse publicity and permanent loss of customers.

Managing spoilage risk should include plans for the timely detection and notification of refrigeration loss. Alarm systems should be used to alert businesses whenever conditions indicate potential refrigeration problems and provide that warning well before spoilage might occur.

Once a potential spoilage situation is detected, fast response is essential. Risk management should include a pre-emergency plan that clearly delegates responsibilities, details steps to reduce the likelihood of spoilage, includes specific names and numbers of key contractors to repair equipment, and provides specific steps for salvage, reclamation, or disposal of goods if necessary.

If appropriate detection, notification, and pre-emergency planning are in place, spoilage is much less likely to occur. And of course, having spoilage coverage in place from Acuity should be part of your retail clients' risk management plans as well! You can download a brochure on spoilage coverage at [acuity.com/brochures](http://acuity.com/brochures).

**BY AIMEE SPATT,**  
CLAIMS CONSULTANT

## Personal Lines

Acuity's eDelivery benefits agents by taking mundane tasks from their workload, so they can focus on their customers.

Our eDelivery provides 24/7 self-service access to many common documents customers request at [acuity.com](http://acuity.com), including policies and endorsements, billing statements and payment schedules, and vehicle ID cards. When enrolled in eDelivery, customers also get a notification in their inbox when new policy documents and bills are available to view.

Also, while logged in to [acuity.com](http://acuity.com), it's easy for customers to see policy information, make a payment, or report a claim. And, we've recently added the ability to delete vehicles or add new vehicles that carry the same coverage as existing ones.

To sign up for eDelivery, customers simply need to visit [acuity.com](http://acuity.com) and create an account. Once logged in to Customer Care on the website, click the "Enroll in eDelivery" link. Customers can view or change their preferences by accessing their account information on the Acuity website, so they are never permanently locked into any one delivery method. They can also call to request paper copies of their documents, free of charge, any time.

Note: Some policy documents are required by law to be sent in writing, so even if eDelivery is selected, there will be times when paper is sent in addition to the electronic copy.

**BY APRIL BATZLER,**  
BUSINESS ANALYST



# KERI HERLONG EARNS TOP AWARDS FROM IAIP

**N**evada Commercial Field Underwriter **Keri Herlong** has been honored by the International Association of Insurance Professionals (IAIP) with both the Insurance Professional of the Year Award and the Professional Underwriter of the Year Award. Keri was selected from nominees across the IAIP's seven regions.

"IAIP is privileged and honored to have awarded Keri Herlong the Professional Underwriter of the Year and Insurance Professional of the Year Awards. One of our association's highlights of the year is the time we acknowledge our members who have demonstrated superior knowledge and who have contributed so much to the insurance industry. Keri is one of IAIP's esteemed members," says **Angie Sullivan**, IAIP's 2018/2019 International President.

"Keri motivates and inspires others through her professional advancement in education and industry alliances. Her actions speak volumes about her character, commitment, and strengths. We thank Keri for her contributions to IAIP and the industry we serve," she says.

"Keri is extremely deserving of these awards," adds **Lauri Oakden-Binder**, IAIP Vice President. "She is a true professional who consistently displays business acumen, technical expertise, and a commitment to continuing education. Keri has earned tremendous respect in the industry and epitomizes what both of these awards are about."

The Insurance Professional of the Year Award recognizes an individual who has contributed to the insurance industry through education, creation of industry alliances, and/or legislative activity. The Professional Underwriter of the Year Award recognizes a professional underwriter who has demonstrated superior knowledge of the underwriting field, experienced professional advancement through educational pursuits, demonstrated leadership in the field, and is an active participant in IAIP activities.

Keri has over 25 years of experience in the insurance industry and has a passion for continuing education, having earned multiple designations from The National Alliance (CIC, CRM, CISR), The Institutes (CPCU, AIM, ACSR), and IAIP (CIIP, CLP).

She has also taught several classes in various areas of the insurance industry and is an active member of the Las Vegas Insurance Professionals, where she has held the offices of Secretary and President. Keri also serves on three International Task Forces of the IAIP. She graduated summa cum laude with an AS in psychology from California Coast University.



*Keri Herlong receives the Insurance Professional of the Year Award and the Professional Underwriter of the Year Award from IAIP International President Angie Sullivan (left) and Region IV Vice President Penny Duer.*



# MISSOURI AGENTS' TORNADO AWARENESS PULLS THEM SAFELY THROUGH DEVASTATING STORM

**O**n May 22, **Cliff Roeder, Arron Duvall, Blake Stiles, and Heather Davis** from Duvall, Roeder & Black Agency in Trenton, Missouri, traveled to Jefferson City, Missouri, to attend a two-day trucking seminar hosted by the Missouri Association of Insurance Agents. After class, they had dinner and came back to their hotel, all the while keeping an eye on the weather to see if predicted storms would develop.

Around 10 p.m., rain was pouring down and conditions were looking ominous. The agents headed down to the first floor. Shortly thereafter, the power went out. Later, when the rain suddenly stopped, Cliff and Arron knew that danger was approaching and took action. They directed guests into shelter areas, including a ground floor bathroom where the four agents and others took cover.

"Suddenly, we heard the city's tornado sirens. A few minutes later, the storm's vacuum sucked the toilet dry, then it got incredibly loud. It was all over in about 10 seconds," says Cliff.

The storm was an EF-3 tornado that tore a 32-mile path through central Missouri, and Duvall, Roeder &

Black's agents had been right in the midst of it.

"As soon as the storm passed, we went outside to examine the damage," Arron says. "There was so much dust flying around it looked like smoke. Insulation and glass were everywhere."

A semi was overturned in the parking lot. Power lines were down. Every vehicle parked in the lot had broken windows and was embedded with debris that had been driven by the storm. Some hotel rooms contained leaves and dirt even though their doors were still shut and windows intact. Fortunately, none of the hotel's guests were seriously hurt, although several needed treatment for injuries sustained from flying glass.

Although the agents were well aware of the dangers of tornadoes before this storm, the first-hand experience taught them the importance of being prepared.

"You need to keep a level head, yet act quickly, because it's incredible how fast these storms can hit," Cliff says.



*Every window was broken of the truck the agents drove to the seminar, and debris was embedded across the body—over \$23,000 in damage to one vehicle alone.*

*Despite the damage outside, guests inside the hotel fortunately sustained no serious injuries.*



*Cliff Roeder (left), Blake Stiles (right)*

# ACUITY RECOGNIZED FOR OUTSTANDING **OPERATIONAL PERFORMANCE**

**A**cuity earned a 2019 Stakeholder Team Accomplishment Recognition™ (STAR) award from independent financial analysis firm Demotech, Inc., putting us among the top 1 percent of insurers nationwide. Acuity is one of only two companies to earn a STAR award in each of the last six years.

“In a competitive, regulated industry subjected to a variety of economic influences, Acuity’s consistent ability to meet the objective financial standards associated with the criteria underlying our STAR awards is a tribute to management and the enterprise risk management practices they have put in place,” says **Joe Petrelli**, Demotech Co-Founder and President. “We congratulate Acuity on the incredibly rare feat of earning the STAR award in six out of the seven years since the award’s inception.”

The Demotech STAR award recognizes insurers whose performance benefits all stakeholders, including agents, customers, employees, consumers, regulators, and reinsurers. Acuity was honored with

a STAR award for exceeding performance criteria and maintaining outstanding financial strength and stability, profitability, claim handling, and compensation to employees and agents. Nationwide, just 27 of nearly 3,000 property-casualty carriers evaluated qualified for a STAR award.

“Acuity’s consistent performance benefits everyone who depends on us and reflects our commitment to our employees, agents, and customers,” says **Ben Salzmänn**, President and CEO. “We can all be proud of performing among the top 1 percent of companies and being one of only two companies to earn a Demotech STAR award for six straight years.”

Demotech, Inc. is an independent financial analysis firm located in Columbus, Ohio. Since 1985, Demotech, Inc. has been serving the insurance industry by providing consulting services as well as accurate and proven Financial Stability Ratings® (FSRs) for property and casualty insurance companies of all sizes.





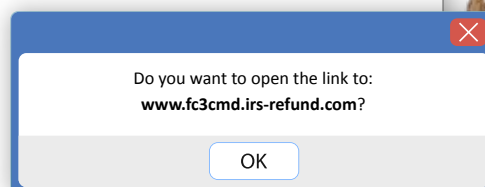
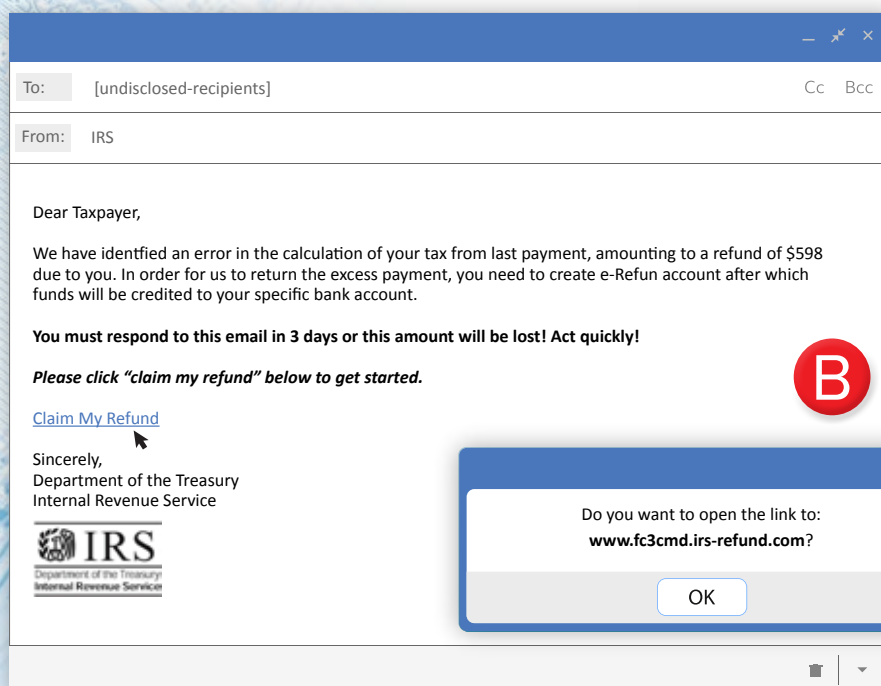
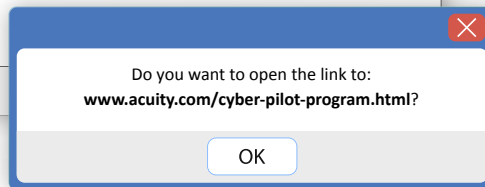
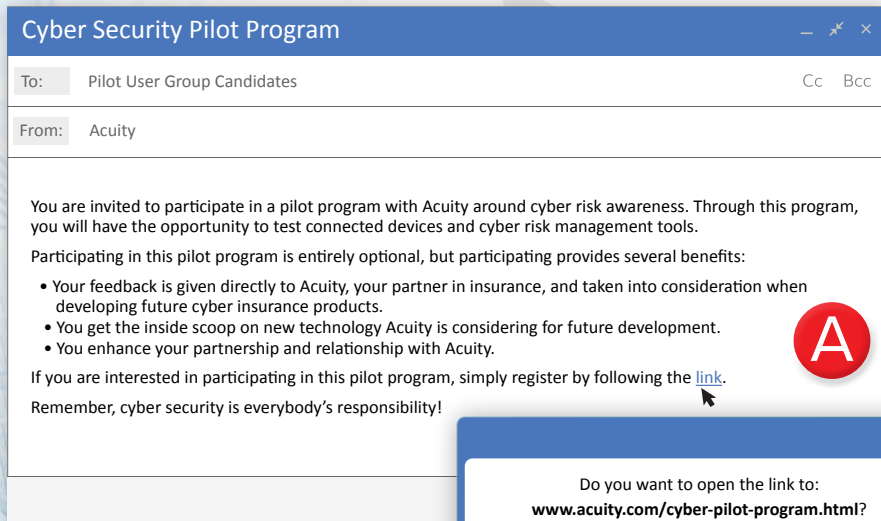
# CAN YOU SPOT THE PHISHING ATTEMPT?

## YOU COULD WIN \$100!

The Cyber Coach column in the June *Infocus* included helpful tips on how to spot phishing scams. This column includes two examples of emails: one legitimate and one a phishing attempt. Send an email to **CyberCoach@acuity.com** telling us which email example (A or B) you believe is the phishing email by August 15, 2019. This contest is open to agency staff only.

Agents who answer correctly will be entered to win a \$100 gift card in a random drawing. We'll announce the winner in the October issue.

Email your answer to  
**CyberCoach@acuity.com**  
for a chance to win!



BY JESSIE HOLTE,  
COMMERCIAL UNDERWRITING CONSULTANT

# AGENTS & ETHICS: A PERFECT MATCH

Welcome to the *Agent Match Game*, where contestants search for the most ethical independent agents to be their perfect match!

The latest groovy video from Acuity U will look very familiar to fans of 70s game shows! *Agent Match Game* features two rounds of play. In the first, three agents tackle some tough questions to show that their ethics are the best match for the Carol Key Insurance Agency. In the second, three other agents try to earn the business of a new customer, Strongmin Trucking, knowing that the most ethical agent will be chosen.

This entertaining, informative, and always-free course is available now at [acuity.com/acuityu](https://acuity.com/acuityu). Far out!





# Industry Insider

Despite the dangers of texting and driving, many drivers continue to engage in this risky behavior.

- A study completed by Women's Hospital and Harvard Medical School found that two-thirds of parents have read texts while driving, and more than half have written texts while driving.
- A study by the AAA Foundation for Traffic Safety reported that 52% of teenage drivers admit to reading a text/email while driving, and 40% indicate that they sent a text/email while driving.



## Q. Do businesses need auto lease/loan gap coverage?

A. Yes, businesses that rent, lease, or have a loan on any of their vehicles have the same risk of loss as individuals.

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

A. Acuity offers coverage for private passenger vehicles and light trucks as a stand-alone endorsement or as part of our Acuity Enhancements - Business Auto endorsement.

# Q&A CUITY

## Q. What about truckers? Can they get coverage too?

A. Although standard coverage applies only to private passenger vehicles and light trucks, our Truckers' Enhancements endorsement includes lease/loan gap coverage for trucks with a limit of \$5,000 per vehicle.



## Searching for a Job?

### Headquarters

Branding Specialist - Customer  
Experience and Research Specialist  
Inside Claims Representative  
(Experienced)  
Licensed Agent - Multiline  
Receptionist/Switchboard Operator

### Field

Commercial Field Underwriter  
Virginia  
Field Premium Auditor  
Pennsylvania  
Nashville, Tennessee  
Loss Control Representative  
Kentucky  
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.



**Jeff Adrian** of Miller, Loughry, Beach Insurance Services in Murfreesboro, Tennessee, on a hike of the campus of Sewanee University.



**Claudia Archuleta** from Western Assurance in Albuquerque, New Mexico, visited the Chaitharam Temple in Phuket, Thailand.

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:

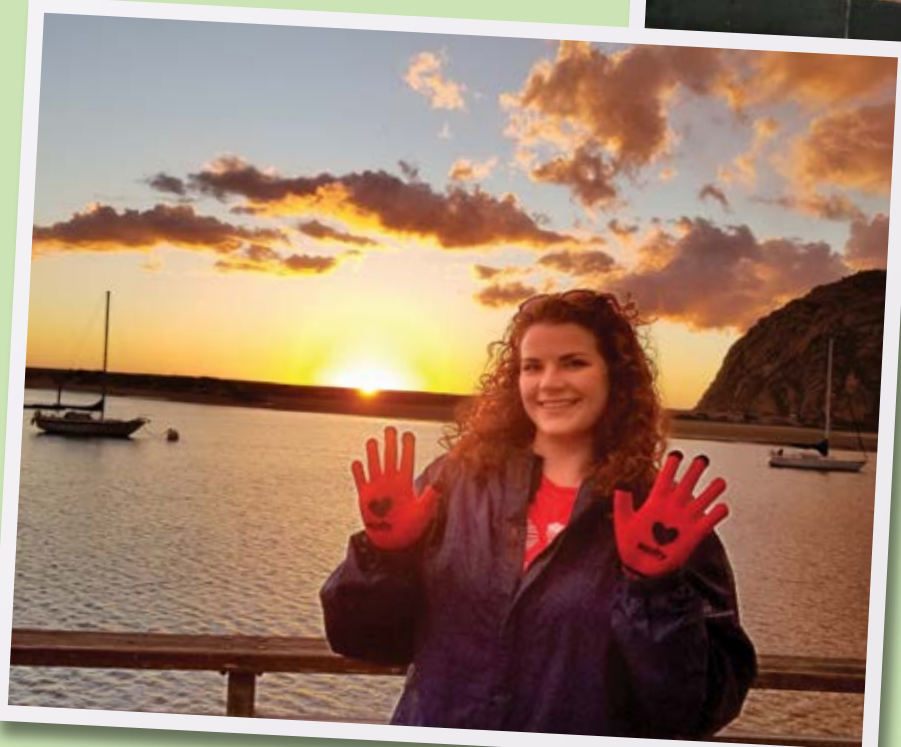
- Prominently display your Acuity swag—and the more the better!
- Location, location, location! Photos taken in exotic, amazing, and breathtaking locations catch the reader's eye.
- Send high-resolution images that have good lighting and focus.
- Send multiple pictures of your trip, even if they are 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!





**Kari Wachter**, Commercial Underwriter, wore her Acuity Climb Club T-shirt on a visit to Thailand's Phi Phi Islands.

**Jennifer Hammond**, Commercial Lines CSA for RMD-Patti Insurance Services in Richmond, Indiana, visited the Hỏa Lò Prison in Vietnam, better known as the "Hanoi Hilton."



**Rachel Sedgwick**, Claims and Marketing Coordinator for Ollis/Akers/Arney in Springfield, Missouri, poses with her Acuity gloves at Morro Bay, California.



# A DAY IN THE LIFE OF AN **ACUITY FIELD CLAIMS REP**

Our more than 100 field claims representatives are spread throughout Acuity's 27-state operating territory and work from their homes via virtual offices. They regularly travel throughout their territories to handle claims, which may require driving several hours from their virtual office. Some may also jump on a plane and travel outside their territory to handle a large loss or help respond to a catastrophe. They have the capability to work anywhere—from their office, in their car, or practically any location—at any time.

Have you ever thought about what a day in the life of a field claims representative at Acuity is really like? Here's my experience from a recent ride along with one of our reps.

First thing in the morning, the representative was out the door to travel to an inspection for a water loss. She met with the insured and the contractor to scope the damage and create a plan of action moving forward, then drove to a mid-morning mediation appointment involving a construction defect claim.

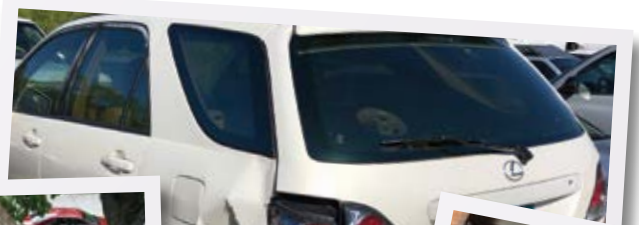
At the mediation, she received a page on a new automobile claim. During a few minutes of downtime, she scanned the claim details via her iPhone, then called that insured. Since the insured was located near another afternoon appointment, she offered to meet later that afternoon.

After lunch, her schedule had her inspecting another water loss. To identify the source of the water causing damage to the kitchen ceiling, the rep had to crawl into the attic space. Once finished, she inspected the roof. Afterward, with some time before her late-afternoon appointment, she grabbed a few dozen cookies and took them to visit an agency, where she checked to see if they had questions on any of their claims.

Then it was off to the auto damage appointment. Unfortunately for the insured, the car was a total loss. However, the field rep was able to conduct and submit a total loss evaluation on the spot and cut a check to the insured for the vehicle value.

From there, it was back to her home office, where she spent time entering notes from inspections, writing estimates, handling another new claim, responding to emails and phone calls, working the claims queue, writing letters that needed to be sent out on pending claims, and answering an after-hours call from an insured with a claims question.

As you can see, since our field reps are multi-line adjusters who handle claims from beginning to end, there is a lot of variety in their day! The number of tasks our field reps handle in one day, while still providing service that helps Acuity achieve a 95% claims satisfaction rate, is something we are incredibly proud of. Our field claims representatives stand out in the industry by maintaining their professional attitude and top-of-the-line customer service traits through every facet of their role. And for customers who have had a claim, these individuals are the Face of Acuity.



**BY NICHOLE VAN ROEKEL,**  
MANAGER - FIELD CLAIMS





Acuity partners with Trustpilot, an independent, Google-certified review platform that provides verified reviews from people who do have a service experience with us. See all our reviews at [trustpilot.com/review/acuity.com](https://trustpilot.com/review/acuity.com).

Brian



I had a sink overflow while selling a property, ruined a brand new floor in a rec room. Filed a claim and within hours the claims adjuster contacted me, set up an appointment to view the damages. Brought in contractors determined the necessary steps to take. Within a week everything was tested (mold) and the damages were remedied. Just a great experience, friendly, compassionate service. Professionalism at its best. I thank them—A+ in my book.

# FOCUS ON INSTRUCTION

Congratulations to everyone at Acuity who recently completed insurance coursework:

**Dylan Hastings**, Business Analyst – AINS 21  
**Christy Williams**, Territory Director – CIC Personal Lines  
**Kari Wachter**, Commercial Underwriter – CPCU 530  
**Rebecca Falzone**, Senior Claims Representative – AIC 49  
**Jennifer Schill**, Staff Accountant – ARE 143  
**Ashley Henry**, Commercial Processor – AINS 21  
**Matthew Thornton**, Programmer - AINS 24  
**Joseph Balge**, Commercial Underwriter – AU 61  
**Veronika Lau**, Senior Inside Claims Representative – AIC 30  
**Lindsey LaBissoniere**, Commercial Underwriter – AU 60



# ASK THE SPECIALIST

## ASK MIKE

*As an insurance agent, why do I need to understand my customers' manufacturing equipment?*

Many types of equipment are used in manufacturing. Understanding the different types can help you ask the right questions of new and existing customers and provide them the right type and amount of coverage.

Manufacturing equipment falls into three main categories:

- **Off-the-shelf.** This refers to standard equipment that can be quickly purchased from suppliers.
- **Upgraded equipment.** This category includes standard equipment that has had components added. For instance, you will often see this kind of machinery in fabrication and machine and die shops, which might have an off-the-shelf machine with added hydraulic chucks, bar feeders, and/or rotary tables to make the machine more versatile.
- **Custom equipment.** Almost all manufacturing businesses have some custom equipment, particularly those that manufacture a specialty product. Custom manufacturing equipment examples include electroplating equipment, chemical etching, concrete precasters, brewery equipment, and more.

Often the difference between categories of equipment is not easy to recognize. You need to ask questions to ensure you understand if equipment can be easily repurchased in the event of loss or if it will take more time and money to repair or replace.

Some equipment costs have come down; however, new electronics, such as Industry 4.0 sensors that weren't even available

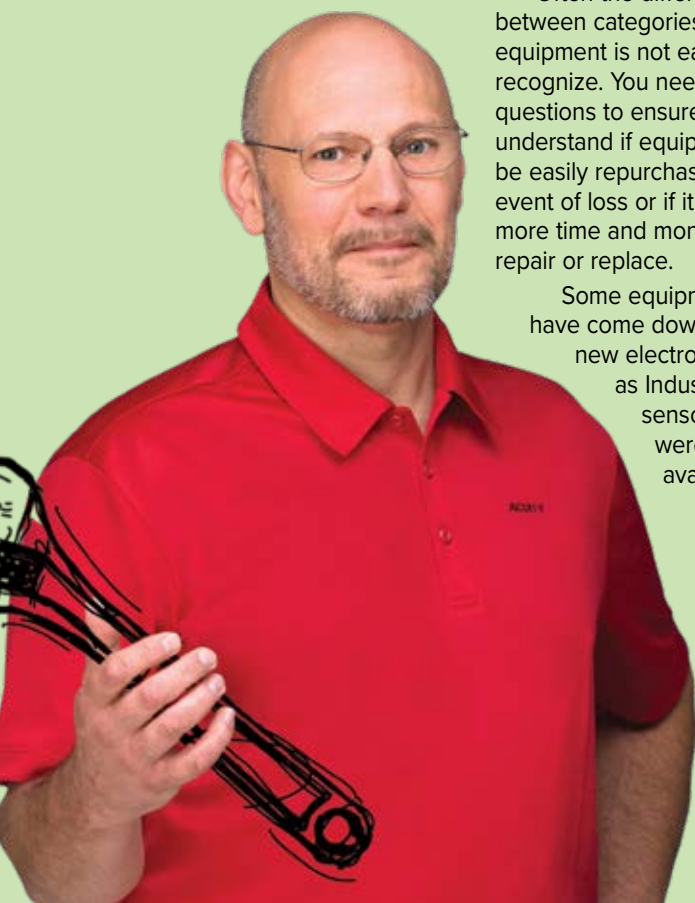
five years ago, have driven the cost of other machinery up. For example, the cost of basic robots has dropped dramatically, but the complexity of new end-of-arm tooling, vision systems, and more have increased the overall price of robots used in production.

Also, equipment has rapidly evolved over the last few years, and much of the equipment purchased ten or fifteen years ago is no longer available. New machinery may cost more than the equipment it is replacing, but it is generally more efficient and may offer additional functions.

Some questions to ask your manufacturing customers include:

- Which machinery is off the shelf and which is custom?
- Are all manufacturers of your equipment still in business, or would you need to find new suppliers?
- Which machinery can be replaced as-is today, and which machinery would require upgrades before replacement?
- Have you added equipment to your machinery, such as auto-loaders, pallet changers, remote monitoring systems, or a 4th or 5th axis?
- What process would you have to go through to replace machines, and how would that affect business recovery time?
- If you have cell-configured machines and one machine needs to be replaced, what is the impact on the others? For instance, if a bakery needs to replace an oven, how does that affect other equipment, such as mixing or packaging systems?
- Do you have a full inventory of equipment, including:
  - Names of equipment and manufacturers
  - Original purchase orders
  - Quote and specification information for custom equipment
  - Pictures, including detailed pictures of custom components

All this information will help you determine what it would take to replace the equipment and provide your underwriter with the most information in assessing the account. It also shows your manufacturing customers that you care enough to understand their operations and put the best coverage in place.




**Michael Schlagenhauser** is Acuity's Manufacturing Business Segment Specialist. Contact him at [Mike.Schlagenhauser@acuity.com](mailto:Mike.Schlagenhauser@acuity.com).



# Find the Flagpole

Our May flagpole was hidden in the Acuity Health Challenge article on page 8. The three winners of \$100 chosen from among those who found it are:

<b>Linda Wenslaff</b>	Robertson Ryan & Associates	Milwaukee, WI
<b>Kevin Koehler</b>	TIC – Eau Claire	Eau Claire, WI
<b>Chris Holtz</b>	Rothschild Agency Inc	Merrillville, IN

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



## BALANCING ACT

To perform a job safely, you need the right equipment, and you need to use it correctly. This job site might have the former, but definitely not the latter!

*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.*



# DARCIE WRAY BRINGS AN OUTSTANDING ATTITUDE TO CUSTOMER SERVICE

**A**t SentryWest Insurance Services, **Darcie Wray** is known for an outstanding attitude that she brings to customer service.

"Darcie has a can-do attitude that is coupled with vast insurance knowledge and a commitment to always do what is right for the customer that makes her unstoppable in our industry," says **Blake Thompson**,

Commercial Lines Department Manager at the Salt Lake City, Utah-based agency.

"If you ask any of her teammates, they would all say that Darcie's willingness to share information, help where is needed, ask questions, and just be there for her colleagues and customers are all part of her success in customer service," Blake adds.

"Darcie is also not afraid to look outside the box for ways to write a

policy that matches the needs of the client with the right carrier."

Darcie has been with SentryWest since 2012 and started her insurance career in the life insurance industry. She says that following the golden rule is the foundation of great service.

"I always strive to give customers the same service that I would want myself. Be genuine. Be remarkable. Be worth connecting with!" Darcie says, adding that everyone at SentryWest shares a commitment to the agency's customers.

"Everybody from the staff, to management, to the top feels the same about customer service and gives 110 percent each day," she says. "SentryWest is by far the best company I've ever worked for."

Congratulations to Darcie Wray, an Outstanding Service Professional!



## WORD OF MOUTH

facebook

**J**uly is Independent Retailer Month, which makes it a good time to talk to your retail customers about coverages they don't have but should consider adding. Learn about this and more at [facebook.com/acuitymercantile](https://facebook.com/acuitymercantile).



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