

# SHOW US YOUR ACUITY INK



*Elliana, daughter  
of Amy Jarrett from  
Riddle Insurance*



# CELEBRATING AGENTS

## OUTINGS HIGHLIGHT ACUITY'S AGENT-APPRECIATION EFFORTS

### FINDING WAYS TO SAY “THANKS”

It takes a special type of person to be an independent agent. “One thing we’ve learned through our ongoing initiative to delight independent agents is that agents have an attitude of selfless service that stands out compared to other business sectors,” says **Ben Salzmann**, President and CEO.

Agents feel a personal responsibility to protect their customers’ well-being and a personal commitment to serve the community. Acuity wants to not only support agents in their profession, but also to find ways to thank them for their service,” Salzmann says.

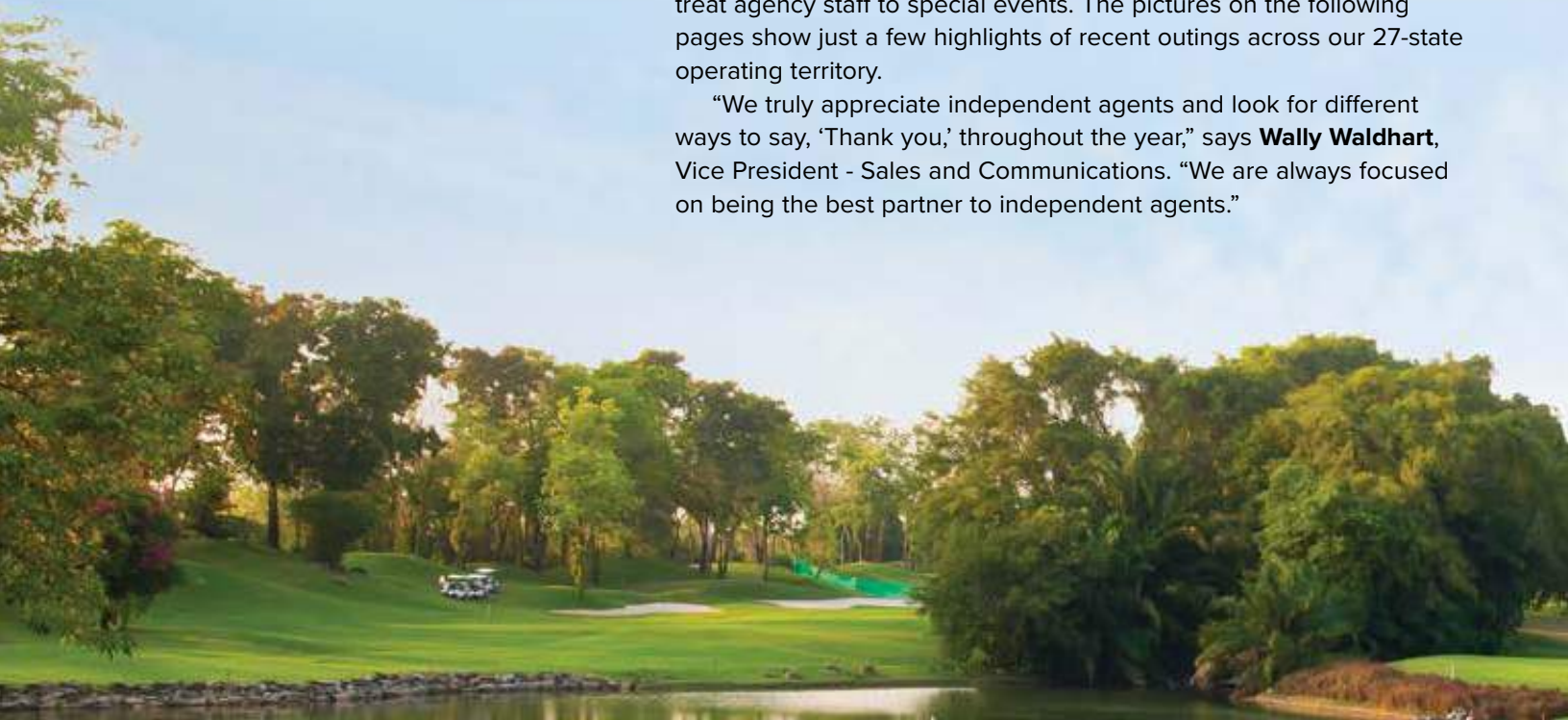
#### Golf Outings

World-class agents deserve world-class treatment. For more than 15 years, the Acuity Invitational has rewarded qualifying agents with the opportunity to play some amazing courses. This year’s invitational features full-day outings at Pine Hills and Whistling Straits that include lunch, an afternoon of golf, and dinner. Outings begin June 24.

#### Agency Events

Throughout the year, Acuity’s territory directors make the time to treat agency staff to special events. The pictures on the following pages show just a few highlights of recent outings across our 27-state operating territory.

“We truly appreciate independent agents and look for different ways to say, ‘Thank you,’ throughout the year,” says **Wally Waldhart**, Vice President - Sales and Communications. “We are always focused on being the best partner to independent agents.”







The Campbell Group from Caledonia, Michigan, took a trip with Acuity to The Mud Room art studio. Clockwise from lower left are Lindsey Knechtges, Sarah Bednarsky, Jamie Riley, Jessica Barnaby, and Jennifer Fahrenkrug (Territory Director).



Also on a trip to The Mud Room, from the Mapes Agency in Grand Rapids, are (left to right): Christina Hess (Senior Commercial Field Underwriter), Sue Bradford, Chris Rickerts, Jennifer Fahrenkrug (Territory Director), and Susan Silvey.

Territory Director Bob Wagner (far right) with Dave, Jeff, and Jon Ludovissy of Ludovissy & Associates at the U.S. Open at Erin Hills.





Idaho's Alta Insurance at the Escape Room. Bottom row (left to right): Dirk Perry (Territory Director), Craig Williams, Jimmie Scrogum, Brian Benishek (General Manager – Sales), and Steve Prescott; Top row (left to right): Debby McClure (Senior Commercial Field Underwriter), Amanda Radford, Jonathan Jensen, Amber Jensen, Tricia Scrogum, Kristy Bialas, Ken Bialas, and Rebecca Prescott.



Holly See from Jackson McCormick Insurance in Lafayette, Indiana, and Kym Hussong and Connie Webber from The Mitchell Agency, also in Lafayette, enjoy some spa treatment thanks to an outing organized by Territory Director John English.



Territory Director Bob Wagner with staff and spouses of Alongi Santos Moss Insurance from Beloit, Wisconsin, took in a show at The Fireside Dinner Theatre. Back row (left to right): Matt Santos, Sarah Santos, Morgan Govert, Pam Govert, Matt Saelens, Jason Granberg, Ashlee Sarver, and Alex Sarver. Middle row (left to right): Bob Wagner (Territory Director), Derek Lippert, Jean Lippert, Jen Saelens, and Julie Crouch. Front row (left to right): David DiStefano, Jim Crouch, and Devarius Washington.



Bock Insurance Agency staff and Territory Director Brooke Van Asten enjoyed watching the Milwaukee Bucks play. Back (left to right) are Norm Bock, Tom Bradley, Katie Downs, and Brian Neveau. Front (left to right) are Kira Jaenke and Brooke.





With a little help from Territory Director Kent Lloyd, the Mouser Agency in Plainview, Texas, celebrated March Madness as well as the birthdays of Kevin Walker and Felicitas Quevedo. Standing from left to right are Carmen Salazar, Ryan Fischer (Commercial Underwriter), Emily Franco, Sonny Walker, and Jennifer Saucedo. Seated are Felicitas Quevedo and Kevin Walker. Kevin is an alumnus of Texas Tech, which made it to the 2019 NCAA Championship.



Staff of Distinctive Insurance in Las Vegas enjoyed a recent trip to Top Golf with Acuity. From left to right are Emalee Gagliardo, Bob Cintron (Loss Control Representative), Itilya Lang, Allison Ivie, Keri Herlong (Commercial Field Underwriter), Christy Williams (Territory Director), Marci Post (Senior Commercial Underwriter), Vance Jolley, Daniel Leamon, Mike Stewart, and Sam Earl.



VTC Insurance Group of Troy, Michigan, visited Founders Brewing. From left to right are Nick Kunstman (Senior Commercial Underwriter); Jennifer Fahrenkrug (Territory Director); Scott Leistner (Senior Loss Control Representative); Jason McLelland, TJ Griffin, and Ken Kelbert.



# AGENTS CASH IN WITH ACUITY INK

**A**cuity's Cash Rewards program is a great way to earn cash for sending Acuity new business. In our latest program, we also sent agents temporary tattoos with an invitation to send us photos of them proudly wearing their Acuity Ink for a chance to win \$100.

We planned to name a few winners, but the photos we received by the April 30 deadline were so amazing that we couldn't decide—so we chose them all! Here are the more than 100 winning photos from agents and their family members who were Born 2B Wild!



*Barbara Holaway  
from Crum-Halsted*



*Tara Teodorczyk from Gans and Smith Insurance Agency, Inc.*





*Haley Anderson from Peterson McGregor*



*Bobbie Genail and Courtney Coffman from The Reilly Company*



*Mary Sly and Sara Worrell from Connection Insurance*



*Kenlee, granddaughter of Lisa Leal from United Insurance*





*Sara Wallace from  
American Heritage  
Insurance Group with  
daughter Freya*



*Erin Jenne of Insurance Incorporated*



*Trudy Lawrence of Burns  
Insurance Agency*



*Tucker, Lainey, and Ryker, children of Nicole Lewin of Town &  
Country Insurance Services*





*Bailey Weston of Levery Insurance Group*



*Michelle Lambrix of the Brooker Insurance Agency*



*Kelsey, daughter of Ryan Larson from North Risk Partners*



*Lauren Cuno from Melahn Insurance Agency with daughters Hailey, Lilly, and Oakley*





*Future agents Lilly, Brylee, and Jackson from Bryant & Duncan*



*Katie Berry, Tania Gutierrez, and Nora Vasquez from Weatherby-Eisenrich, Inc.*



*Samson and Isabelle, children of Jared Ohl of NP Dodge Insurance*



*Pauly and Roman, grandsons of Frank and Sandy Buszkiewicz of Tamer Insurance Agency*





*Savannah Miller, Tom Yoder, Jolene Taggart, Paula Truax, Sarah Kitzmiller, Kristin Weaver, Cassie Meinke, Katelyn Kaufman, Kara Schrock, and Lexi Cornell from the Hummel Group*



*Emily VanLangen of Integrated Risk Solutions*



*Kendall, daughter of Kami Montgomery from Miles City Insurance Services*



*Josie, daughter of Joe Thatcher from the Joseph R. Thatcher Agency*





*Zayden, Selah, and Sofia, children of Angelo Manuele of Insurance Concepts and Risk Management*



*Rhonda Smith, Janet Gilbert, and Christi Herschmann of Arden Insurance Agency*



*Andrew Rios, Susan Hincey, Clay Knuppe, Cheryl Hespe, Cassandra Messmer, Jake Sasse, Loretta Schuelke, Dana Messmer, Donetta Niehaus, Eden Berry, Daniela Lalama, Janice Vasknetz, and Heather Miller of Western Dakota Insurors*



*Brayden, son of Devin Vowels from Raymond Nelson Insurance Agency*





*Carmyn, daughter  
of Caitie Germano  
from Chas E Slusser  
Agency, Inc.*



*Hank and Kit, children of Ryan Shriver from  
Haas & Wilkerson, Inc.*



*Miranda  
Ince of Dean  
Insurance*



*Connor, great nephew of Vickie Johnson of  
the Gans & Smith Insurance Agency, Inc.*





Carlene G Jimenez, Melissa Amador, Lexus Guck, and Rebecca Collins from Leavitt Group Southwest



Logan, son of Pat Jones from Absolute Insurance Agency, LLC



Jennifer Potter from Potter Agency with daughter Lily



Koby, Jaylen, Danika, and Deacon, children of Leah Martin from Stafford & Stafford Insurance





Grasyn, son of Brandon Cooper from Alliance Insurance Partners



Linda Borens from Integrated Risk Solutions



Ella, daughter of Alisa Prah from Tricor Insurance





*Gary Skillestad, Trish Anderson, Brian Glover,  
Liz Korpai, and Erin Metcalf from Hayward  
Insurance Agency*



*Triplets Cade, Kealia, and Kai, grandchildren of Betty Maddox  
from AssuredPartners*



*Brian Gleize from Scott Agency, Inc.*







*Isabelle, Jameson, and Brylie, children of Chuck Zink from Brechler insurance*



*Olivia, daughter of Jesse Kimball from River Valley Insurance*



*Debbie Vietti of Dimond Bros. Insurance with grandson Easton*



*Kelly St Onge from Clark Insurance with daughter Micah*



*Tommy, son of Holly Straka, Brechler Lendosky Group, LLC*

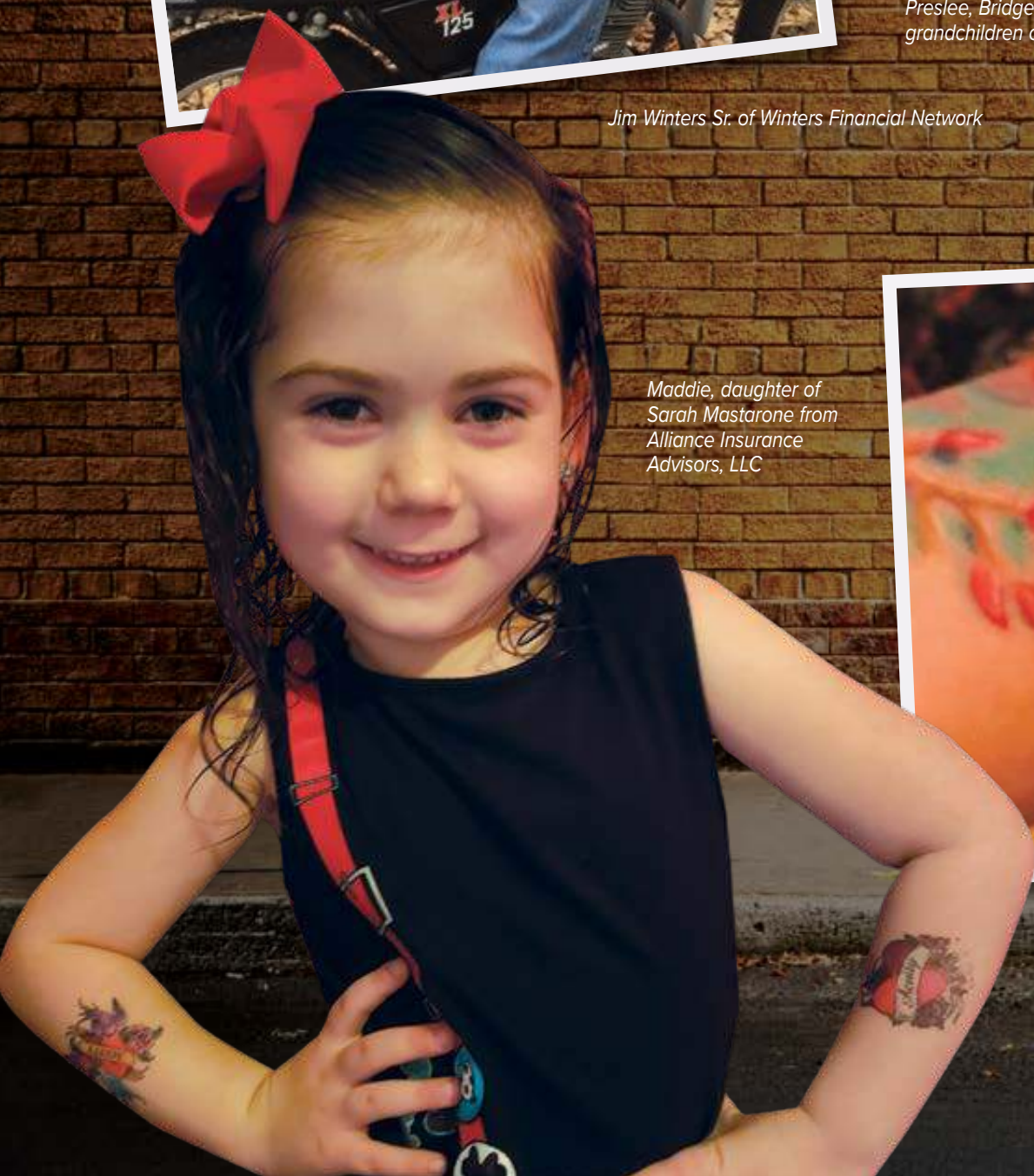




*Jim Winters Sr. of Winters Financial Network*



*Preslee, Bridger, Graham, Audri, Colter, and McCartney grandchildren of Jason Dahl of Castle Lake Insurance*



*Maddie, daughter of Sarah Mastarone from Alliance Insurance Advisors, LLC*



*Linda Rowe-Tews from Dave Wittmann Agency*

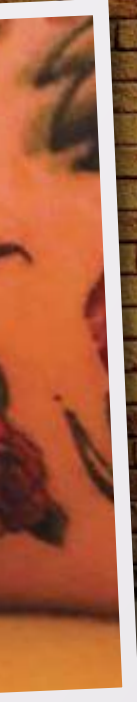




*Peyton, daughter of John Zrust from Alliance Insurance Agency of Mankato, LLC*



*Amy Lunde, Michaela Valin, Stefanie Nostdahl, Kendra Purta, Ally Jensen, Jessie Kleiver, Jodie Corless, Bailey Johnston, and Chris Newton from Pend Oreille Insurance Services with Dirk Perry, Acuity Territory Director*



*Masie and Addie, grandnieces of Martha Ricci from Moody Insurance Agency*



*Cindy Morgan from The Loomis Company with grandson Aiden*





*Jeanne Madden of Nuttall & Associates with granddaughter Avery*



*Benjamin, son of Aimee Crabtree of AVI Risk Management Insurance Brokers*



*Larry Novak of Capital City Insurance Agency with granddaughter Juliette*



*Daughter Mercedes and grandchildren Lexis, Ryker, Brantley, and Leighton of Kristina Edwards from Northeast Kansas Insurance Agency*





*Twins Mackenzie and Natalie, granddaughters of Jean Abitz from Clements Insurance Agency*



*Gary Baumetz of the Machon Agency with daughter Whitney*



*Sharon Gruszka of Allers Morrison Insurance Agency, Inc. with Girl Scout Troop 51262*

*Connor and Kambrey, children of Joel Fouts from Fouts Insurance Agency, Inc.*



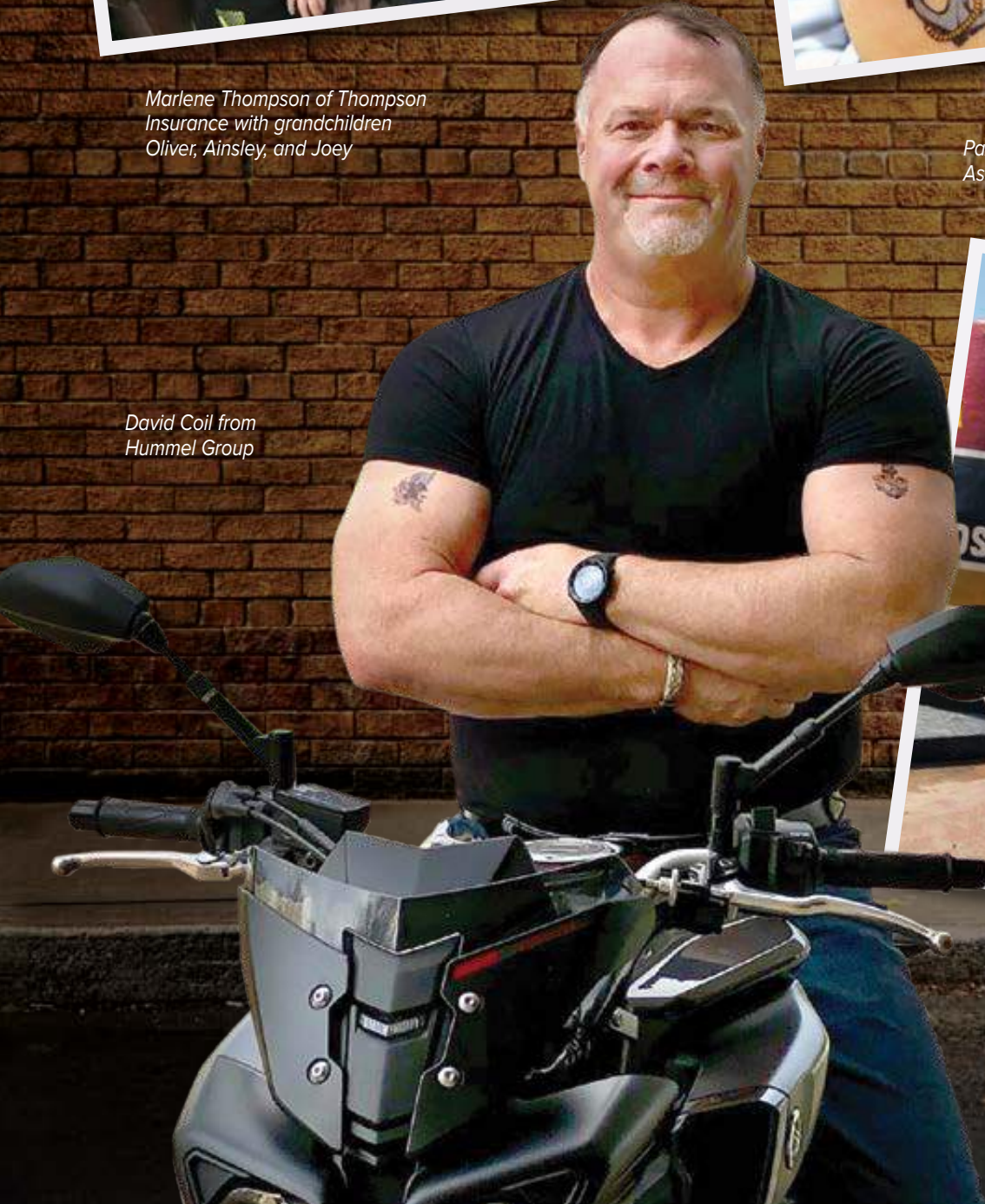


*Marlene Thompson of Thompson Insurance with grandchildren Oliver, Ainsley, and Joey*



*Pax and Elijah, grandchildren of Dean Allen from AssuredPartners Transportation*

*David Coil from Hummel Group*



*Calli, daughter of Robyn Luetkens from Mountain West Insurance & Financial Services, LLC*





*Shaleen Martin, Bryan Doyle, Ariel Baer, Adare Discher, and John Shockley from Six & Geving Insurance, Inc., with Byron Morgan, Acuity Senior Loss Control Representative, and Laura Dederer, Acuity Commercial Field Underwriter*



*Bryce, grandson of Annette Fannin from Northern Insurance Group LTD*



*Brody, grandson of Kirk Killough from Aycock and Fowler Insurance Agency, Inc*

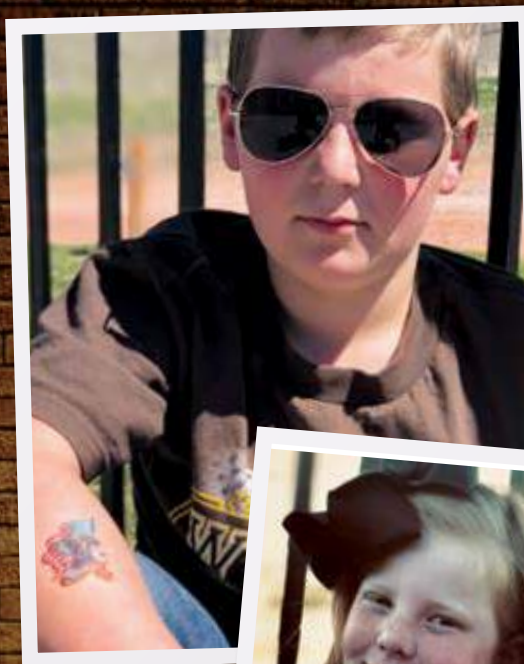


*Rex Clingenpeel, husband of Marcia Clingenpeel from RME Insurance, with grandson Tucker*





*Riley, Finley, Maddison, Kale, Harper, Bailey, Lane, and Levi, grandchildren and nieces of Deb Holthaus from Ruese Insurance Agency, Inc.*



*Titus, Violet, and Ivy, children of Daniel York from Tegeler & Associates*



*Lacy and Clay, niece and nephew of Megan Neuleib from Couri Insurance Agency, Inc.*



*Patti Dye from CIA-Leavitt Insurance Agency, Inc.*





Twins Emma and Avery, daughters of Nick Brown, Missouri General Insurance



Brenda Dunn from NFP P&C Insurance Services, Inc., with granddaughters Tessa and Kyndal



Lola, pal of Suzie Higgins-Donovan from Insurance Producers Network

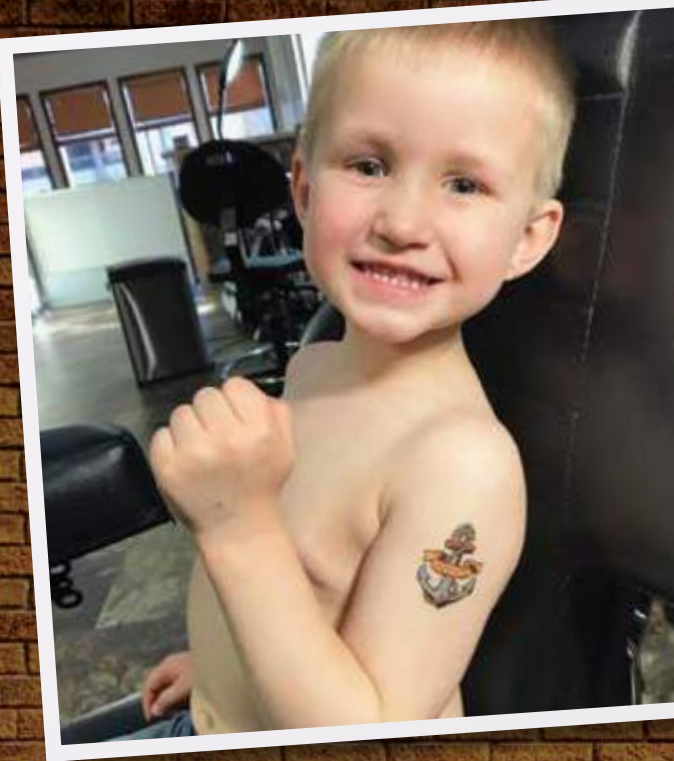


Storm, son of Kylie Schultz from Beck Insurance Agency





*Tracey Heiss of The Stoll Agency with her husband, Jeff, and daughter, Taylin*



*Sutton, grandson of JoAnn Swenson from Western Dakota Insurors, Inc.*



*Adare Discher of Six & Geving Insurance, Inc., with her father, Wes*



*Emily Irby, Bonnie Clark, Debora Hill, Marie Powell, and Michelle Santana, Ben Spurgin Insurance Agency's Biker Account Managers*





*Alissa Breeggemann, Beth Hajek Nelson, Derek Nelson, Denise Schmidt, Nikki Vacek, and Todd Kirkland of Insurance Brokers of Minnesota*



*Cindy Brown of HUB International with granddaughter Harper*



*Miles, son of Chelsea King from Peterson McGregor & Associates*



*Linda Erent from Evarts Tremaine*

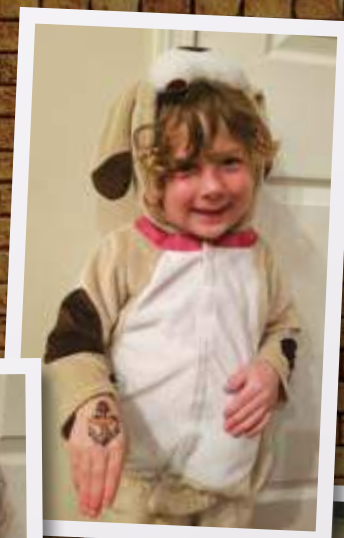




*Emma and Zoey, daughters of Julie Demaree  
from River Valley Insurance Group*



*Braken and Bode, sons of Jamie Hester from Leavitt Group*



*Olivia, Liam, Evan, and Gavin, children of Vincent O'Connell  
from Robert McIntyre Insurance, Inc.*



*Janna Anderson of Filipiak Insurance Agency with her  
son, Hunter, and Foxy*





*Kyle, Jack, and James, sons of Jim Mann from Lang Insurance*



*Oden, pal of Katie Bibeau from Jensen-Sundquist Insurance Agency*



*Dana Repetowski from Big Rivers Insurance with her twin sister, Dalyn Bignell*





*Sonya Moncayo, Michelle Vialpando, and Melanie Martinez  
from HUB International Ins Svcs, Inc.*



*Baby G, son of Laura Guarino of Rodgers Insurance Group*



*Zephan, son of Nick  
Keith from Peoples  
Insurance Agency*



*Emily, daughter of Stacy Rauhauser from  
Town & Country Insurance*



# EPG INSURANCE PUTS PEOPLE OVER PROFIT

**E**PG Insurance believes it's not just enough to keep your promise to customers: it's important that you deliver more than promised.

"Over-delivering' is one of the main things we do that that attracts new clients to us," says **Jeff Schmidt**, who is Co-Owner of the Arizona-based agency along with his father, **Tim Schmidt**, and **Greg Budiac**. "Our goal is to provide clients the smoothest insurance process they will ever go through, to go above and beyond so that their experience is simple to follow and easy to understand, and to put a holistic insurance solution in place for them."

## Sharp Focus

The agency is focused on customer service, and service is at the foundation of the agency's values. "We are a Christian organization, and that is a pillar of how we run the agency," Jeff says. "We have a reputation in the industry of being ethical, honest, and transparent, and in putting people first over profit."

In addition to serving a broad range of commercial clients as well as personal lines customers, the agency also has established specialized niche markets in senior living, construction, non-profits, transportation, and manufacturing.

"In each of those specializations, we first identified markets that were being underserved," Jeff says. "Then, we put the people in place with the experience and training to deliver service tailored to those niches. Our seasoned account managers know our clients inside and out."

Founded in January 2016, EPG Insurance is the result of a successful merger between two longstanding agencies in Arizona. Today, from its Scottsdale headquarters, EPG Insurance is able to leverage

technology to sell and service insurance programs with a nationwide reach.

"We enjoy meeting personally with customers, but we also realize that today's customers like to work on their own time, not take an hour out of their day to meet with an agent," Jeff says. "We can hop on Skype with a client and handle business via email and electronic signatures. We can deliver service to clients when it's convenient for them."

EPG Insurance is also known for its support of the community and charitable causes. As a few examples, the agency's contributions have purchased 470 wheelchairs for Free Wheelchair Mission and nearly 41,000 cases of water for Code: Red, while in 2018 the agency's donations to Unbound nearly doubled over the prior year.

"We call what we do 'radical generosity' and try to give back at every possible opportunity," Jeff says.

## Growth Goals

The agency's future plans include 10 percent organic growth this year while maintaining strong client retention. EPG Insurance is also focused on further developing its inhouse sales team, onboarding additional producers, and seeking possible agency acquisitions. Above all, the agency will remain firmly focused in its core values as it looks for new opportunities to over-deliver to clients.

"We don't believe in business as usual," says Jeff. "You have to continue to innovate and optimize, or you will fall behind."



*The staff of Scottsdale's EPG Insurance give a thumbs-up with their Acuity gloves.*







# 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

There's no time like the present for safety! Safety is always a concern on the job site, but never more so than now, in the busiest part of construction season across the country.

In May, OSHA featured its National Safety Stand-Down, a voluntary event held in conjunction with the National Institute for Occupational Safety and Health (NIOSH), where employers were encouraged to talk to employees about safety with a focus on preventing falls in construction. June is National Safety Month as recognized by the National Safety Council, which encourages employers to focus on leading causes of injury and death at work.

However, safety should be part of the conversation at all times, not just during specifically identified weeks or months. Acuity offers a variety of resources for our insureds to enhance their safety awareness. These materials are found under "Safety Materials" and "Contractors' Safety Resources" on the Acuity website.

Acuity also has safety video resources available to our agents and insureds through a partnership with J.J. Keller & Associates. Videos range from 20 to 60 minutes, with supplemental safety quizzes and checklists also available. An insured or agent can request up to three videos per month with unlimited views and shares for 30 days.

So, no matter the month or day, it's the perfect time to check out Acuity's resources!

## Personal Lines

When homeowners look to sell a property, they often look at "comps"—the selling prices of comparable nearby properties—to establish a fair market value. However, the market value doesn't necessarily correlate to what it would cost to rebuild the home in the event of a total loss.

Determining the replacement cost of a home for insurance purposes is a significant challenge. Unfortunately, nearly two out of every three homes in America are underinsured. Fortunately, Acuity now offers a replacement cost calculation tool right on our website!

Acuity's replacement cost tool is available within the Agent Center under the Personal Lines tab. This tool will assist you in obtaining more accurate replacement cost values for residential dwellings. Simply enter the property's location and input as many building characteristics as you have available. As with any estimating tool, the more information you provide, the more accurate the estimate will be.

Acuity wants to help make sure both you and your clients are comfortable with the values established for homes you insure.

## Trucking

Acuity is proud to announce our Third Annual National Truck Driver Appreciation Week Essay Contest. It is our way of celebrating drivers, especially during Truck Driver Appreciation Week, which is September 8-14.

This year's contest, open to high school students, consists of both an essay and video. Students are asked to explore one of the many critical issues facing the trucking industry today. Among the issues are driver shortage, hours-of-service, driver retention, and driver health/wellness. Contestants should select one issue as the topic for their essay and video.

There are over \$5,000 in prizes, with a first-place prize of \$2,500.

Entries must be submitted online by 11:59 p.m. on July 21, 2019. For more information, including official rules, judging criteria, and submission instructions, visit [acuity.com/contest](https://www.acuity.com/contest).

BY **BILL WEISS,**

SENIOR PERSONAL LINES  
UNDERWRITING CONSULTANT

BY **ALEX LANSER,**

COMMERCIAL UNDERWRITING CONSULTANT

BY **AJ GAJDOSIK,**

SENIOR LOSS CONTROL REPRESENTATIVE





## Retail

Safety is important in any industry, and the food service industry is no exception. This industry faces a particular challenge due to high turnover and lack of experienced personnel. The average turnover rate for hourly employees in food service is a whopping 155 percent. Even among managers, the turnover rate tops 60 percent.

In 2018, foodborne illnesses caused 25,606 infections, 5,893 hospitalizations, and 120 deaths, according to the Centers for Disease Control and Prevention. Although many of these cases arise from agricultural and processing issues, preparation of food in restaurants can also contribute to these outbreaks.

Common ways this can happen in a restaurant environment include:

- Contamination from handling of raw meats, such as preparing chicken on a cutting board then not sanitizing the board properly before using it again.
- Sick employees showing up to work.
- Improper hand-washing procedures.

Expenses to remediate an outbreak of food contamination can be high. Costs include cleaning equipment, vaccinating and monitoring employees, and paying expenses related to advertising to restore the establishment's reputation. It's important to protect your insureds with Acuity's Food Contamination Coverage.

Of course, preventing contamination outbreaks is the best practice. June is National Safety Month, which is a perfect time to focus on preventative measures to ensure food safety. Acuity can provide safety resources and information to your clients in the food service industry and more.

BY **SONJA DEVORE**,  
TERRITORY DIRECTOR



## Manufacturing

Our Acuity Customer Focus Teams are always working to keep up to date on industry trends and bring back information to our agents, customers, and employees. Two members of our Manufacturing team recently attended the Cheese Industry Conference in Madison, Wisconsin.

The show featured many talks by cheese industry experts as well as vendors from the sectors catering to cheese manufacturers. Since Acuity is a member of the Wisconsin Cheese Makers Association, we were happy to attend, learn, and support the industry. Some key takeaways from the conference include:

- The dairy industry has had challenges to overcome due to concerns over animal welfare and plant-based dairy alternatives gaining popularity.
- Healthy snacking is a huge trend throughout the food industry. Cheese can be part of this health trend, providing a great source of protein.
- Sustainable packaging is important to the consumer and fits with the idea that our food can be good for us and good for the environment.
- Safety continues to be a huge topic in the industry, both from a maintenance and inspection standpoint and a biological/chemical standpoint.
- As with many industries, data is important to cheesemakers. UW-Madison is working on a project to aggregate data from different dairy farms and use it to improve the industry.

As always, we love to learn and share that knowledge with you! What conferences do you think our Manufacturing team should be attending? Email your suggestions to [manufacturing@acuity.com](mailto:manufacturing@acuity.com). We are open to attending events with agents and would love to join you!

BY **DEIDRE RAULIN**,  
PRODUCT ANALYST



## Services

Did you know that you can make a lot of "bread" writing bakeries with Acuity?

Acuity provides insurance that caters to bakeries. In addition to offering the basics (property, liability, auto, workers' compensation), we serve up coverages specific to the bakery industry, including:

- **Equipment breakdown**, which is essential for businesses that rely on equipment to keep their delicious product on the shelves.
- **Spoilage** to cover perishable stock.
- **Food contamination**, which covers expenses incurred by the insured if the board of health or other government authority orders them to close due to the discovery or suspicion of food contamination. This coverage includes business income, replacement of contaminated food, as well as testing and vaccination costs for employees and customers.

Additionally, many bakeries are eligible for our Bis-Pak (BOP) product, which bundles great coverages that all small businesses need in one convenient package.

When it comes to insuring bakeries, Acuity has all the right ingredients to help agents write business!

BY **DEB POSTUMA**,  
SENIOR WORKERS' COMPENSATION  
CLAIMS REPRESENTATIVE





## LESLEY HIRT HELPS STUDENTS ACHIEVE **READING SUCCESS**

**W**hen **Lesley Hirt** was named to the board of Sheboygan's Trinity Lutheran School last year, she wasn't quite sure what to expect, but immediately discovered that everyone on the board shared a common philosophy.

"When I joined the board, I was blown away by the creativity and passion of people serving on it. Everyone is a problem solver who wants to tackle challenges and find opportunities. We all have the same goal to support the best educational environment for schools as we can," says Lesley, Senior Commercial Underwriter.

### **Reading Acceleration**

Lesley and her husband, **Christopher**, live in Sheboygan and have three children—**Zoey**, **Autumn**, and **Jonathon**—all of whom are enrolled at Trinity Lutheran School.

After she joined the board, Lesley dove right in and began helping to coordinate the school's Accelerated Reader trading post. Accelerated Reader is a national program that helps teachers track students' independent practice and progress with reading. Once each quarter, Trinity Lutheran School opens a trading post where students can use points earned in the program to purchase games, toys, school supplies, and more that are donated by local families and businesses.

"Kids not only are encouraged to read through the program, but they learn that work leads to reward," Lesley says. "If they want something from the trading post, they work harder to read more challenging books in order to get to that prize level."

In addition to helping students, Lesley is also focused on making sure teachers are supported as well.

"I want to be sure we're taking care of the people who teach our children," she says. "That means making sure not just that they are compensated as well as they could be, but that they know they are appreciated for what they do."

Compensation of teachers is a challenge for any school, and particularly for a private parochial one. "As a board we need to allocate resources not just for salaries, but for infrastructure, sports, reading programs, and more, all while having limited resources to work with. There's never a shortage of challenges to tackle," Lesley says.



### **Personal Reward**

For Lesley, being part of the Accelerated Reader program has been a particularly rewarding experience. "I can't be in the classroom all the time, but I can give four vacation days a year to run the trading post," she says.

"Personally, I am getting more out of being involved with my school than I ever thought I would," she adds. "Supporting the school and the community shows that we all play a small but important role in something much bigger."



*Christopher, Autumn, Zoey, Lesley, and Jonathon.*



# ACUITY DONATES \$425,000 TO GRAFTON SCHOOL DISTRICT

**T**he Acuity Charitable Foundation donated \$425,000 to the Grafton Education Foundation in support of the Grafton School District's ongoing capital improvements. The Grafton School District Board of Education accepted the donation at its meeting on April 22.

"The Grafton School District would like to express our appreciation to Acuity for their \$425,000 grant. We applaud Acuity's commitment to the community and their willingness to invest in our future," says Grafton Education Foundation President **Chris Hogan**.

"Acuity could not exist without the support of the local community, and it is part of our mission to give back to the communities in which we do business," says President and CEO Ben Salzmänn. "We are proud to support schools through grants and partnerships that help schools fulfill their mission of educating students and preparing them for productive lives and rewarding careers."

In response to the donation, the Grafton School District has granted Acuity naming rights to its main competition gymnasium, which will be called the Acuity Gymnasium.



Left to right: Mark Koehler (Board of Education), Bob Hoffman (Grafton Education Foundation), Adam Norlander (Acuity), John Scolman (Board of Education), Carrie Walls (Board of Education), Steve Nauta (Board of Education), Jerry Rossi (Board of Education), Paul Lorge (President, Board of Education), Jeff Nelson (Superintendent), Jo Maehl (Board of Education)



# ACTIVE INTRUDER SIMULATION EMPHASIZES EMERGENCY PREPAREDNESS

Unfortunately, the risk of an active intruder is all too real for any business in today's world. Acuity has continued to harden security at our headquarters over time and, on April 30, we conducted an active intruder simulation, the latest in several waves of training offered to employees.

Our Building Security staff worked with Sheboygan Police Officer and Tactical Team Leader **Brandon Kehoe**, who is an advocate for civilian training and has worked with local organizations on workplace preparedness.

"Active intruder training is imperative for any business," Brandon says. "Training employees not only helps organizations prepare, but also instills people with both a biomechanical readiness and the right mindset to respond to situations outside the workplace as well."

Acuity's scenario showed the comparative effectiveness of different response methods, familiarized staff with different evacuation techniques, and demonstrated countermeasures that can be used to defend against an attacker.

"Being prepared to 'counter and evacuate' is essential. The chances of surviving an active intruder diminish significantly if you do nothing but stay in place or hide," says **Paul Norlander**, Security Specialist.

**Sheri Murphy**, Vice President - Services and Administration, adds that training employees in how to be prepared

for an active intruder situation should be part of every company's security strategy.

"Our goal is to help everyone be mentally, physically, and psychologically prepared in the event we would ever be faced with an active intruder," she says. "The interest in these interactive sessions has been overwhelming and demonstrates that our staff understands the importance each of us has in emergency preparedness and response."

"Acuity realizes how important preparedness is and are taking the steps to educate and train employees to stay ahead of threats," Brandon adds. "They have set a good example for large companies to follow, and I've been impressed with the amount of work they have done."



*Security Specialist Paul Norlander explains the importance of preparation to participants in Acuity's recent active intruder simulation.*





# BEN SALZMANN NAMED GOOD CITIZEN OF THE YEAR

The Sheboygan Rotary Club awarded President and CEO **Ben Salzmann** the Good Citizen of the Year Award at a special ceremony on May 2. This is the 66th annual award presented by the Sheboygan Rotary Club. Salzmann was also named a Paul Harris Fellow in recognition of his significant assistance and contributions to the Rotary Club over time.

“One would be hard pressed to miss the impact Ben Salzmann has had on Sheboygan County and beyond. Through his leadership of Acuity, Ben has had a tremendous impact on the community,”

says **Allyson Meredith Olivier**, Executive Director and Development Officer, University of Wisconsin-Sheboygan Foundation, Inc.

“There is no doubt that, through Ben’s leadership and his tireless support of and investment in Sheboygan County, he cares deeply for the citizens who live here. Ben’s impact and that of his wife, Ann, supports numerous schools, agencies, health care and social services agencies and more. Ben is also respected for his sound advice, wisdom, and genuinely thoughtful approach to everything he does,” Olivier says.



*Rotarians Steve McClean, Deborah Wente, and Mary Pitsch present the Paul Harris Fellow recognition to Ben Salzmann.*



*Allyson Olivier presents the Sheboygan Rotary Club’s Good Citizen of the Year Award to Ben Salzmann.*



# MEET THE CRAFT AGENCY'S “SPOKESKITTY”

This past February, staff at The Craft Agency found outside their Jackson, Michigan, office a stray that had lost his ears to frostbite. They brought him inside where he immediately made himself at home. Today happy and healthy, **Olaf V. Craft** is also a favorite of both clients and staff and a great ambassador for the agency. He's pictured doing what he does best!



## AND THE WINNERS ARE...

**A**cuity's 2018 Annual Report included an open-book quiz that offered agents the chance to win \$1,000. Nearly 2,000 agents took the quiz. Congratulations to the five lucky winners!

<b>Danny Baker</b>	Porch-Stribling-Webb, Inc.	Waverly, TN
<b>Ben Mueller</b>	Northway Insurance	Wausau, WI
<b>Haley Olsen</b>	Leavitt Great West Insurance Services	Shelby, MT
<b>Blake Polett</b>	Western Dakota Insurors, Inc.	Rapid City, SD
<b>Kathy Sunday</b>	Bailey Insurance & Risk Management, Inc.	Waco, TX

THANK YOU FOR  
CELEBRATING  
2018 WITH US!



And as a bonus, you could be one of five lucky agents to win \$1,000! Just answer the questions to the right. Don't worry, this is an open-book quiz, and you can find all the answers by reading our annual report. Good luck!

ENTER TODAY!

### WANT TO WIN \$1,000?

Answer the questions in the quiz below correctly and email the answers to us by May 30, and you'll be entered into a drawing for \$1,000!

- In 2018, which award(s) did Acuity earn?**
  - Forbes America's Best Mid-Sized Employers and Best Employers for Women
  - PIA National Company Award of Excellence
  - Stevie Award for Employer of the Year - Insurance
  - All of the above
- Acuity's combined ratio is:**
  - 93.5 in 2018
  - More than 8 points better than the industry over the last 19 years
  - Under 100 for the last 8 years
  - All of the above
- Which financial achievements did Acuity attain?**
  - Surpassed \$1.5 billion in written premium for the first time.
  - Topped a quarter-billion in new business premium for the first time.
  - Recorded a 9th straight year of both premium and surplus growth.
  - All of the above.
- Who loves you?**
  - Acuity
  - Acuity
  - Acuity
  - All of the above

Email your answers by May 30 to [AllAnswersAreD@acuity.com](mailto:AllAnswersAreD@acuity.com)!

*Answer key: Just as the email reply address, [AllAnswersAreD@acuity.com](mailto:AllAnswersAreD@acuity.com), suggested, the correct answer to all the quiz questions was D. A few analytical folks thought otherwise, but don't worry—all entries received were included in the random drawing.*



# ARE YOU READY FOR PHISHING?

**H**ere in the Midwest, warmer weather naturally means spending more time outdoors, possibly out on the lake fishing. Those of you who enjoy fishing know casting a line, waiting for a tug, and pulling a big one out of the lake can be exciting.

Cyber criminals can experience the same type of thrill phishing for your data. As mentioned in our April column, phishing is when cyber criminals send fraudulent, but genuine-looking, emails to entice victims to provide personal information such as passwords or credit card information. Cyber criminals can also use phishing to gain access to your computer or network and install programs like ransomware that could lock you out of your system.

A victim can easily be “lured” into a false sense of security when receiving a phishing email. These emails often contain familiar logos and headers or come from what seems to be a familiar contact—all with the end goal of trying to trick you into clicking a bad link or convincing you to enter information that could compromise your identity or sensitive business information.

Below are some tips to remember when reviewing your emails—especially ones that seem a little strange or offer something a little too good to be true:

- Phishing emails often contain typos, strange formatting, or arrive unexpectedly. Be sure to read each email carefully and act cautiously if you think the content is unusual.
- The goal of a phishing email is to make it seem as believable as possible. Remember:
  - Logos can be easily copied from legitimate websites.
  - Fonts may be similar to those used by the actual company, but may differ slightly—even within the same message.
  - You should review the details of the sender’s address to be sure it is from the exact domain of a legitimate business. Close isn’t good enough!
  - Don’t left-click on links—hover over them or right-click to see where they are trying to lead you and be sure the entire link address is legitimate.
- Beware of attachments, especially those with strange names. They may contain malware that could allow a cyber criminal to lock out your system in exchange for money.

A few tips beyond keeping a watchful eye on your inbox:

- Use stronger passwords. Longer passwords (16 characters or more), special characters, and passphrases are all good options if available. A password manager is helpful for managing these lengthier passwords. (No sticky notes on your computer!)

- Keep your router up to date and change the preset password.
- Always have good antivirus software and keep updates current.

If, as a consumer or business, you receive an email that smells phishy, you are able to report it to organizations such as the Anti-Phishing Working Group ([reportphishing@apwg.org](mailto:reportphishing@apwg.org)), which utilizes a network of security vendors, financial institutions, and law enforcement to fight phishing, or the United States Federal Trade Commission ([OnGuardOnline.gov](http://OnGuardOnline.gov)), which also provides information on scams and phishing.

Use these tips in your own agency to be sure you’re not caught hook, line, and sinker, and educate your insureds as well. Watch for next month’s article that will put your phishing knowledge to the test and offer the chance to win a gift card for properly identifying phishing.

*Do you have any additional ideas or questions related to cyber attacks or coverage? Email us at [cybercoach@acuity.com](mailto:cybercoach@acuity.com).*



**BY CRYSTAL KULTGEN,**  
COMMERCIAL UNDERWRITING CONSULTANT



# MAXIMIZE THE VALUE OF **SOCIAL MEDIA IN YOUR AGENCY**

In today's social media world, it's imperative that agencies know how to connect effectively with customers and prospects across multiple social channels. Acuity offers free social media training for agencies, and our next session will be held on June 27. At this session, you will:

- Explore the value of LinkedIn for both personal and business uses.
- Learn strategies for using Instagram in your agency.
- Get answers from Acuity's marketing team to all your social media questions.

To learn more or register for the event,  
visit [acuity.com/social-training](https://acuity.com/social-training).

## MEET THE TEAM

**Trisha Krautkramer**, General Manager - Branding, has over 15 years in marketing, including lead brand strategy and execution across multiple marketing disciplines and experience at three award-winning advertising agencies.

**Olivia Myers**, Branding Specialist, developed Acuity's updated brand and advocacy program. Her marketing experience includes finding ways to maximize branding opportunities in both traditional and social media.

**Michael Curry** is Acuity's Social Media Community Specialist. He has over 10 years in social media management experience monitoring corporate pages totaling over 3 million fans and followers. He maintains Acuity's nine social accounts.





# Industry Insider

Research from the Insurance Institute for Highway Safety found:

- Increased speed limits have caused nearly 37,000 fatalities over the past 25 years.
- In 2018 alone, 1,934 fatalities resulted from increased speed limits.
- A 5 mph increase in speed limit causes an 8% increase in fatality rates on interstates and freeways and a 3% increase on other roads.



## Q. What is Acuity's new personal lines cyber coverage?

A. Identity Fraud Expense and Cyber Protection is a homeowners endorsement that provides coverage for loss due to identity theft, credit card fraud, forgery, cyberattack, cybercrime, cyber extortion, cyber bullying, and privacy breach.

## Q. How is Acuity's personal cyber coverage different?

A. This endorsement includes third-party coverage if a liability claim is made against an insured. No deductible applies except for data recovery and system restoration arising out of a cyberattack.

# Q&A CUIITY

## Q. Where can my customers and I learn more?

A. Go to [acuity.com](https://www.acuity.com) and click on the ID Theft and Cyber Protection link under the Personal Insurance menu. There is also an Identity Fraud Expense and Cyber Protection brochure in the Resources & Tools section of the website.



## Searching for a Job?

### Headquarters

Customer Service Representative - Claims  
Licensed Agent  
Inside Claims Representative

### Field

Loss Control Representative  
Louisville Metro/Lexington, Kentucky  
Appleton, Wisconsin  
Field Claims Representative  
Central Ohio  
Austin/San Antonio, Texas

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.





# CONGRATULATIONS TO **NEW MANAGERS**



**Lynn Bonde** is promoted to Manager - Commercial Underwriting, overseeing a newly formed team consisting of New Mexico and a portion of West Texas. Lynn graduated from the University of Wisconsin-Whitewater with a bachelor's degree in general business and also holds her CPCU designation. She started her career as a Commercial Lines Underwriter at West Bend Mutual in 2006 and joined Acuity as a Commercial Underwriter in 2012. She was promoted to Senior Commercial Underwriter in June 2014.

**Stephen Dziatkiewicz** is promoted to Manager - Strategic Information/Analytics. Stephen has over 13 years of experience in the financial/insurance industry. He joined Acuity in July 2017 to fill a newly created position of Customer Insight Analyst. Prior to Acuity, he held the roles of Vice President, Corporate Intelligence-Marketing Analytics for Associated Bank, Senior Analyst-Customer Insights and Analytics for Assurant Health, and Supervisor-Business Intelligence for Guaranty Bank.



**Lea Kapral** is promoted to General Manager - Central Claims. Lea joined Acuity in January 1998 as an Inside Claims Representative and was promoted to Manager - Central Claims in September 2000. She graduated from the University of Wisconsin-River Falls with a bachelor's degree in English. Lea earned the Casualty Claims Law Associate (CCLA) designation and obtained her Mid-Management Development Certificate from the University of Wisconsin-Madison Executive Education School of Business. She also obtained the Institutes' Executive Education Program Certificate from the University of Virginia-Darden Executive Education. She has presented at several claims conferences and has had articles published by the Claims and Litigation Management Alliance (CLM).

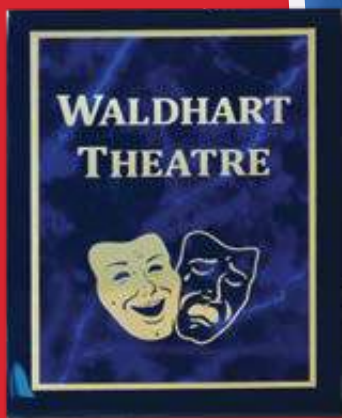
**Sarah Kemp** is promoted to General Manager - Actuarial. Sarah began her career at Acuity in June 1994 as a Business Analyst and later transferred to the Actuarial department as an Actuarial Analyst. She was promoted to Associate Actuary (ACAS) in 2005, Actuary in 2008, and Manager - Actuarial in 2016. Sarah has earned the designations of Fellow of the Casualty Actuarial Society (FCAS) and Member of the American Academy of Actuaries (MAAA). She earned a bachelor's degree in mathematics from Marquette University.





# WALDHARTS' CONTRIBUTIONS TO THEATER RECOGNIZED

**S**t. Elizabeth Ann Seton Catholic School in Sheboygan recently dedicated its stage as the Waldhart Theatre in honor of the volunteer service of **Wally** (Vice President - Sales and Communications) and **Tracy Waldhart** to the school's theater program for many years.



## THE HARTWELL CORPORATION'S “ACUITY SHRINE”



**T**he Hartwell Corporation in Caldwell, Idaho, has been collecting Acuity swag since the agency was appointed by Acuity. They recently had to install new shelving to hold it all! The “Acuity Shrine” is in the office of **Sherri Warner**, Account Manager.



# CASE MANAGEMENT IMPROVES OUTCOMES IN WORK COMP

**A**cuity's nurse case management is an essential part of our effectiveness in workers' compensation claims. Nurse case managers serve as a liaison between all parties involved in a claim, including medical providers, the employer, the workers' compensation claims representative, and the injured worker. Case management is proven to reduce both medical costs and workdays lost, while ensuring injured workers receive the right treatment that helps them recover.

## Benefits to Employers

Controlling claim costs is important to employers, because high costs lead to higher workers' compensation premiums. Nurse case management helps ensure that appropriate care is rendered at the appropriate time, reducing unnecessary treatment and optimizing medical costs. If medical treatment appears unreasonable or inappropriate, nurse case managers utilize resources such as MD Guidelines, a source of evidence-based protocols and tools, to make appropriate treatment and return-to-work decisions.

More important to employers, however, is that case management positively impacts their operations by reducing lost workdays. Nurse case managers work with employers to identify modified light-duty work opportunities and communicate that information with physicians, which facilitates appropriate medical treatment plans and establishes time frames in which an injured worker could return to full duty at the end of healing. These projections also help the claims adjuster establish accurate claim reserves based on an employee's anticipated time off work.

## Benefits to Employees

By ensuring that appropriate care is rendered, case managers guide the injured worker to the quickest

possible recovery. Nurse case managers can also help coordinate medical tests and medical treatment and procure medications and durable medical equipment.

Additionally, people are naturally under stress when they are dealing with an injury. Nurse case managers are a friendly voice that injured workers can talk to who understands the process and can put their minds at ease, allowing them to focus their minds on recovery and returning to work. When lines of communication are open between the claims rep, worker, employer, and provider, and employees believe their interests are being looked after, lawsuits are also less likely to happen.



## The Acuity Advantage

In addition to the important human component of case management, Acuity's system captures claim variables that flag our in-house case manager and adjusters to potentially serious claims, allowing for earlier case management action or involvement. This helps decrease medical costs and lost-time expenses by involving case management in ways that can impact claims earlier in the development process.

Ultimately, nurse case management is an added value Acuity brings to the workers' compensation claim process where everyone benefits. By keeping the interests of both the worker and employer in mind, case managers can use their medical knowledge to improve outcomes while building trust.



### Claims situations in which a nurse case manager could impact outcome:

- Serious traumatic injuries such as amputations, burns, spinal cord injuries, and brain trauma
- Complex medical histories or pre-existing medical conditions
- Non-compliance with treatment regimen
- Prolonged treatment course, failure to progress to light duty, or failure to progress from light duty to full duty
- Extensive history of work-related injuries
- Inpatient treatment
- Extended lost time
- Lack of appropriate medical treatment, no clear diagnosis, multiple providers, or inability to obtain a treatment plan
- Repeat surgeries or complex surgeries
- Situations more appropriately evaluated in person, such as communication barriers or transportation needs

**BY WENDY JUECH, RN, CCM,  
TELEPHONE NURSE CASE MANAGER**





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).

Wendy



If you need to make a claim, you'll be thankful you went with Acuity. They are so easy to work with! Let's face it, when an accident occurs, you are coming from an upset frame of mind. Having your insurance company make things run smoothly to take care of your situation is comforting. I would not want to deal with a company that was challenging your needs. Acuity is the best!

# FOCUS ON INSTRUCTION

Congratulations to staff members who recently completed insurance coursework:

**Tyler Egerer**, Commercial Underwriter – CPCU 552

**Michael Heckner**, Senior Field Premium Auditor – APA 92

**Veronika Lau**, Senior Inside Claims Representative – AINS 23

**Michael Scott**, Commercial Underwriter – CPCU 552

**Sara Vesel**, Commercial Underwriter – CPCU 552

**Kevin Zimmerman**, Business Analyst – Cyber 301 Managing Cyber Risk





# ASK THE SPECIALIST

## ASK AARON

**How can a retail business create an emergency action plan?**

Unfortunately, up to 60 percent of small businesses never reopen their doors following a disaster. Not all disasters are preventable, but with proper planning, businesses can recover by utilizing an effective emergency action plan. Here are four essential plan elements.

**1. Complete a risk assessment** to determine any potential vulnerabilities or threats specific to your area, your building, and your product. Some common threats to consider include:

- Cyber/data breach attacks
- Natural disasters (weather, fire, flooding)
- Mechanical or hardware failure
- Active intruder/workplace violence
- Utility outage (power, water, network)
- Hazardous materials spill or contamination
- Food safety (foodborne illness or tampering)

Once you have identified the potential vulnerabilities, prioritize them based on probability before moving to the next step. For example, if you determine you should upgrade both the electrical and alarm systems, start with the one that poses a greater risk. Reassess this list regularly and update as needed to ensure you are well prepared for any new risks.

**2. Conduct a business impact analysis** to document exactly how a specific risk could affect your entire operation. List all business functions and determine what the loss of any of those would have on your business both operationally and financially. The probability combined with the potential total impact allows you to prioritize prevention controls as well as emergency

response actions on the areas of greatest disruption in order to return to normal operations as quickly as possible.

**3. Review insurance coverages for the specific risks you identified.** A business interruption worksheet can help determine coverage levels you may need to recover from a disaster. Items to consider:

- Building restoration
- Business income
- Employee salary
- Impact to other businesses (if manmade disaster)

**4. Don't forget about training.** A plan is only as good as the people who execute it. OSHA stipulates that businesses must communicate their action plan to all employees covered by the plan. Make sure you assign key responsibilities to reliable employees you trust. If you have multiple work shifts, it is also important to have key people in the building during all shifts. Practice makes perfect, so schedule drills and education sessions to inform your team and walk them through the process. Don't forget about your new employees—include action plan training in all new hire orientations.

Although an emergency action plan should be specific to your business, there are free templates available online that can help you get started. There are also certain elements that OSHA requires you to include. For example, any emergency action plan must include:

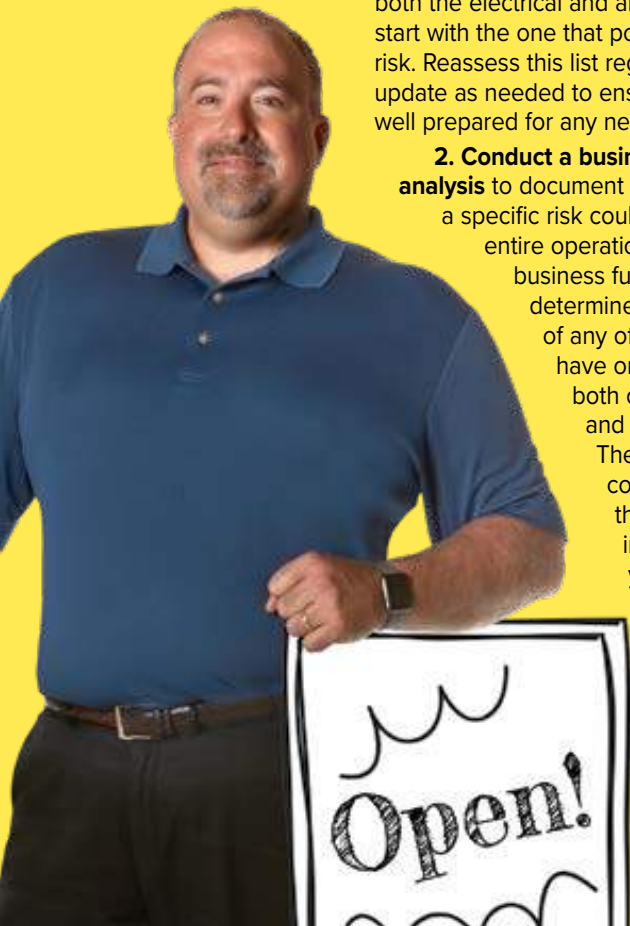
- Means of reporting fires and other emergencies
- Evacuation procedures and emergency escape route assignments
- Procedures for employees who remain to operate critical plant operations before they evacuate
- Accounting for all employees after an emergency evacuation has been completed
- Rescue and medical duties for employees performing them
- Names or job titles of persons who can be contacted

OSHA provides a checklist you can use to evaluate your program for completeness.

It is also important to make sure your emergency action plan is a living document that is updated regularly. Unfortunately, that is something only one in five small businesses takes the time to do.

No one can predict exactly what will happen in the future, but being prepared for possible emergency situations is key to surviving them. You have worked very hard to build your business and to hire the right people. Having an emergency action plan in place is essential to your continued success.

**Aaron Stamm** is Acuity's Retail Specialist. You can reach him at [aaron.stamm@acuity.com](mailto:aaron.stamm@acuity.com).






# Find the Flagpole

Our April flagpole was appropriately hidden in the flag mural story on page 14. The three winners of \$100 chosen from among those who found it are:

<b>Rose Mary Costakis</b>	Avid Risk Solutions	Waukesha, WI
<b>Cheryl George</b>	Fleis Insurance	Onalaska, WI
<b>Wendy Crouse</b>	Harding-Yost Insurance Assoc Inc	Denver, PA

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



# IMPOSSIBLE INSURABLES

## BULL'S-EYE

**M**obile axe-throwing trailers are an off-target risk to begin with, but this one—which adds inattentive spectators and alcohol to the mix—definitely misses the mark for safety.

*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.*





# UPBEAT ATTITUDE SETS TORRI BARTH'S SERVICE APART

**A**s a Commercial Marketing Manager for Brooker Insurance, **Torri Barth** combines a positive attitude with professionalism to help build strong relationships between Brooker Insurance and its carriers.

"Torri is a true professional who never stops giving to others. She is one of those people you love being around because of her upbeat personality," says **Malcolm**

**Brooker, Jr.**, agency President. "Because of her outstanding service, there is no doubt that Torri has strengthened our relationship with Acuity."

Torri has been with the Strongsville, Ohio-based agency for over 4 years and has 17 years of experience in the

insurance industry. She says that in working with carriers, there is no substitute for making a personal connection.

"I like to pick up the phone and call rather than emailing. That helps you get to know underwriters better and establish better rapport. You also get more things done, much more efficiently and quickly," she says.

Torri adds that everyone at Brooker Insurance works together to create great outcomes for the agency and its customers.

"We are a true team here—a family," she says. "Everybody respects each other and cheers each other on. The attitude here is incredibly positive."

Congratulations to Torri Barth, an Outstanding Service Professional!



## WORD OF MOUTH

facebook

**S**ummer is here, and it's prime riding time. Acuity loves motorcycles and reminds everyone to watch out for bikes. Check out a video on motorcycling safety and other great information at [facebook.com/AcuityInsuranceCompany](https://facebook.com/AcuityInsuranceCompany).



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