

A PERFECT



GROWTH IN 2019

ACUITY ACHIEVES 10TH STRAIGHT YEAR OF PREMIUM GROWTH

The last decade at Acuity has been one for the record books. Fueled in part by a record-setting \$277.5 million in new business in 2019, Acuity reached an all-time high in written premium in 2019 of \$1.66 billion, an increase of more than \$115 million over 2018

“We can’t say it enough—thank you to our dedicated agents and employees who provide the driving force behind our growth that far exceeds the industry average,” says **Ben Salzmnn**, President and CEO.

In fact, if Acuity had grown at the industry rate, we’d be less than half the company we are today.

The Details

Companywide, we’ve doubled our revenue in the past eight years. Our expansion continues to come from balanced growth in both personal and commercial lines and across our entire operating territory.

In personal lines, we reached nearly \$410 million in written premium and achieved an incredible 23rd consecutive year of growth. Retention remains at an all-time high and, thanks to a growing number of package accounts, our average premium continues to climb, setting another record in 2019.

“We see a strong business flow from agents and, importantly, a flow of good business that produces excellent underwriting results,” says **Shane Paltzer**, Vice President - Personal Lines and Marketing.

In commercial lines, agents choose Acuity. For commercial quotes offered by us, of all those accounts that are placed by our agents with a new carrier, 75% are bound with Acuity. The other 25% are placed with all other carriers combined. In 2019, we set a record for new business written premium at \$226.4 million and for quote requests at more than 87,000.

“Agents know that we have a consistent appetite for business and provide the loss control expertise, claims response, and overall world-class service that has kept our retention levels at a historic high,” says **Ed Warren**, Vice President - Commercial Lines.

The Next 10

Acuity is positioned for a perfect 10 heading into the next 10, starting with 2020.

“I’ve said it before and I’ll say it again: If you’re an agent looking for someone to write your personal or commercial lines business, we are your market,” Salzmnn says.

2019 HIGHLIGHTS

\$277.5 million
in new business

\$1.66 billion
in total written
premium

8.9%
new business
growth

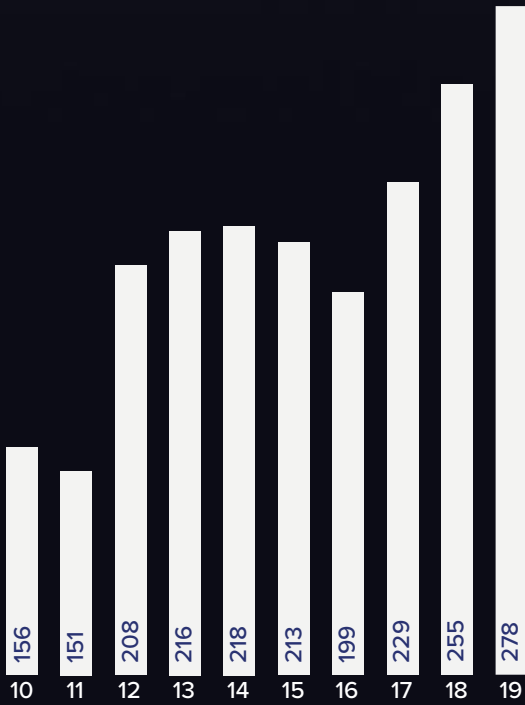
Increase of over
\$115 million
in written premium

Over 200
people hired
in 2019 due to
our growth

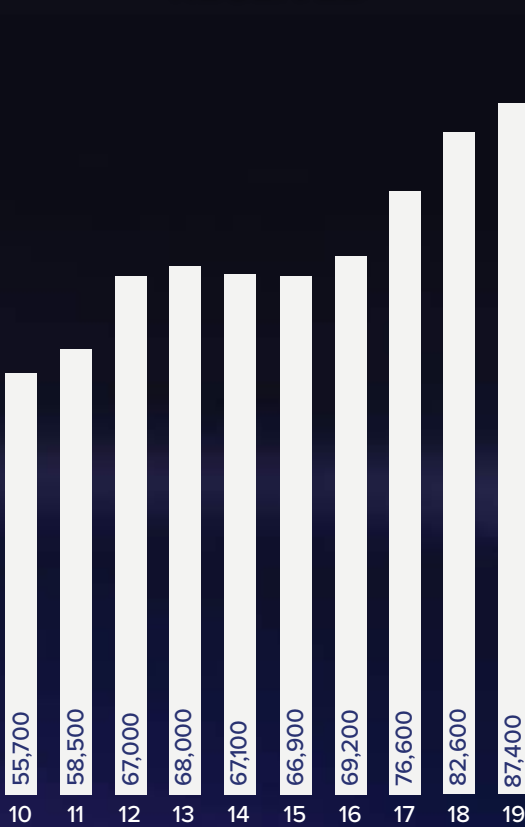
**Revenue
doubled in
8 years**

COMPANYWIDE NEW BUSINESS PREMIUM

in millions of dollars

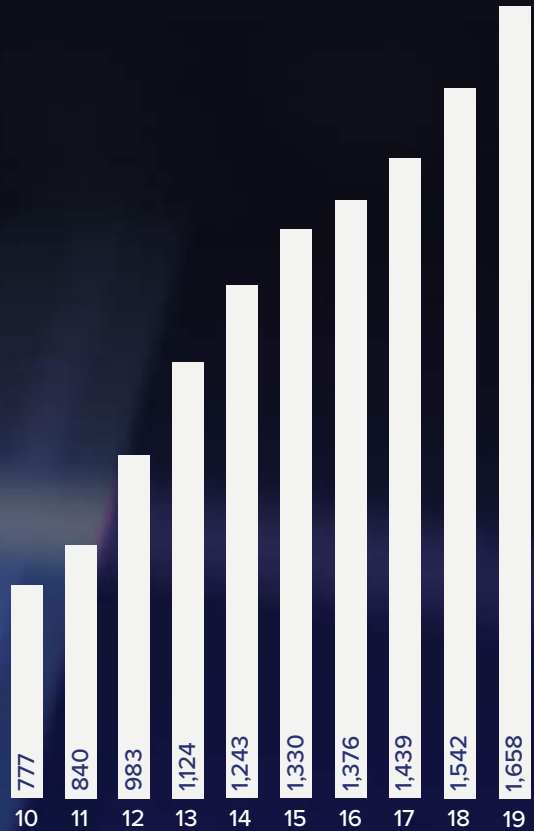


COMMERCIAL QUOTES RECEIVED



YEAR-END WRITTEN PREMIUM

in millions of dollars



ACUITY GIFT DRIVES

SUPPORT PEOPLE IN NEED

Acuity Insurance's Employee Activity Committee (EAC) wrapped up its 2019 gift drive in connection with the Sheboygan County Department of Health and Human Services. Acuity staff members donated toys, clothes, and household items that will support over 300 children, teens, adults, elderly residents, and families.

"Acuity is again the largest contributor to our holiday gift drive and a longstanding partner of the Sheboygan County Department of Health and Human Services," says **Pat Prigge**, Social Worker / Volunteer Coordinator. "We are very thankful for the support of everyone at Acuity."

Additionally, individual departments throughout Acuity find ways to help the community during the holiday season. Both the Business Consulting and Enterprise Technology departments organized gift drives to support the Salvation Army's Adopt-A-Family program and obtained enough donations to support the holiday needs of six local families.

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

From left to right, members of Acuity's Employee Activity Committee (EAC) who organized the gift drive are (front row) **Rachel Mylius, Hannah Favret, and Sanja Boor**; (back row) **Kat Weber, Michelle R Miller, Kate Jaehnke, April Batzler, and Monica Rincon Hart**.



The Business Consulting department at Acuity organized a gift drive to support the Salvation Army's Adopt-A-Family program.



Assisting with this year's Business Consulting gift drive were (back row) **Todd Berchem and Heath Reini**; (front row) **Jennifer Beringer, Ruth Raab, Gina Villarreal, Cheri Endries, Margaret Harrison, and Allison Schwantes**.

CELEBRATING 40 YEARS, CRG SERVICES LOOKS AHEAD TO CONTINUED GROWTH

Much has changed in the insurance industry since CRG Services wrote its first personal lines policy in 1980; however, the fundamentals behind the agency's growth and success have not.

"Even with all the changes in technology over the years, it still comes back to making phone calls, connecting with people, and delivering the best service we possibly can," says **Cathy Sensiba**, agency Treasurer and co-founder.

"Word of mouth has always been tremendously important to us," adds **Steve Sensiba**, Cathy's son and agency President and co-owner. "Technology has made it easier to work the referral process, but you need to treat people fairly and professionally to earn those referrals."

Personal Touch

The agency was founded by Cathy and her husband, **Greg**, who passed away in 2014. Steve joined the firm in 1990. The firm's third co-owner, **Dave Schram**, joined the firm in 1987. Currently the agency's mix of P&C business is 80 percent personal lines, 20 percent commercial, and it also writes life and health insurance and provides financial planning services.

The agency has strong customer retention and a perfect 5-star rating from customers on Facebook, an achievement that comes from everyone at the agency focusing on customer satisfaction. "We pride ourselves on being able to answer any customer question and work together to cover the phones and not let calls go to voice mail," Steve says.

"We're big enough to have the resources and carrier access to handle our clients' needs, but still small enough

to provide personal service and take care of people," Cathy adds.

Each agent also owns his or her own book of business, which has been a factor in motivating production and fueling growth over time. CRG Services has grown with Acuity for 10 consecutive years.

"Our underwriters there are easy to work with and extremely responsive," Steve says. "Acuity simply does a lot of things right for agents."

Second to None

CRG Services is well positioned to begin its next 40 years. The agency hopes to double in size within a few years and looks to both agency acquisition and organic growth to make that happen. It also plans to increase the percentage of commercial lines business in its book.

"We have a good mixture of experienced agents now, along with a number of younger producers who will help perpetuate the agency as others retire," Steve says.

"Ultimately our future will be built on service, and we truly believe our service is second to none," Cathy says. "We will continue to hire the best staff and associate with the best companies in order to keep our customers satisfied."



Front row (left to right): Steve Sensiba, Cathy Sensiba, Dave Schram; Middle: Brad Griffin, Mary Wirch, Marejo Ramsey, Amy Stanislawski; Back: Nick Schram, Jake Sensiba, Joel Stanislawski, Chris Wills





TO ACUITY AND BEYOND



**Collaborating
to Drive
Our Brand!**



A PLAN FOR **PROGRESS**

Acuity's strategic planning is focused on keeping Acuity at the forefront of new developments, emerging trends, and forces shaping our business. It is designed not just to help us react to changing market forces, but to position us to capitalize on disruptive and potentially revolutionary developments taking place in insurance and beyond. It helps decision-makers across the company gain insights into important questions, such as:

- How can Acuity employ an omnichannel approach to maximize opportunity and accelerate profitable growth?
- How can Acuity nurture agency relationships and be a preferred partner in an increasingly competitive marketplace?
- How can Acuity continue its technological leadership, catalyze innovation, and elevate the ease of conducting business with our agents, customers, and employees?
- What new skills and competencies must Acuity develop to build on its historical strength and flourish in an exceedingly complex, fragmented market?
- How can Acuity best prepare for a future marked by broader ecosystemic change?
- How can Acuity further cultivate employee- and customer-centricity to design experiences imbued with Acuity's love for each?
- How can Acuity capture strategic data and promote evidence-based decision-making to deliver value to customers?

Outside experts are also an essential part of our strategic planning process. For each of the past 18 years, Acuity has brought in experienced analysts who share their insights in ways that help us better understand various landscapes, markets, and prospective product offerings.

Check out this year's lineup of visionaries on the pages that follow.



MEET OUR



Brian Sullivan

Topic: P&C Insurance Industry Overview

Brian is the owner of Risk Information, Inc., an organization founded in 1993, dedicated to providing strategic information to the property-casualty insurance industry.



Peter Sheahan

Topic: Leveraging External Perspectives to Break Internal Assumptions

Peter is the founder and CEO of Karrikins Group, a global leader in strategic business transformation that partners with many of the world's recognizable brands.



Stephen O'Hearn

Topic: Global Insurance and Digital Transformation

Stephen, currently a Global Insurance Leader, has been with PwC for 32 years serving a variety of clients in the financial services industry.



Eliot Feldstein

Topic: Intelligent Fleet Management

Eliot is the Senior Vice President of Strategy and Corporate Development at Lytx, a company focused on advancing fleet safety, efficiency, and compliance through use of video and data.



Axel Freiboth

Topic: Assumed Reinsurance

Axel is a Managing Director and Chief Underwriting Officer for the North American Treaty Division at Hannover Re, Germany.



Guy Fraker

Topic: Art of the Possible and Future of the Industry

As Chief Innovation Officer of Insurance Thought Leadership, Guy serves insurance companies by helping them leverage consistent innovation for long-term leadership, growth, and stability.



Sharmila Ray

Topic: Distribution Strategies for the Independent Agency Channel

Sharmila is a Senior Vice President of Product and Strategy at Vertafore and studies insurance industry trends and stakeholder needs.



Carey Anne Nadeau

Topic: Leveraging Data and Analytics for Commercial Auto

Carey Anne is the Founder and CEO of Open Data Nation, a social benefit corporation that consults with cities, causes, and brands to put open data to good use.



Glen Daraskevich

Topic: Convective Storm Modeling

Glen is the Senior Vice President of Consulting and Client Services at Karen Clark & Company.

SPEAKERS



Jamie Yoder
Topic: Claims Customer Experience and Platforms
Jamie has over 30 years of industry experience and is the President of Snpasheet, a virtual claims service company.



Ilya Bodner
Topic: Independent Agency Channel Platform
In 2016, Ilya founded Bold Penguin, an insurtech company based in Columbus, Ohio, that works to rapidly increase speed-to-bind for commercial insurance.



Lior Arussy
Topic: Empowering Employees to Be Amazing
Lior is the president of Strativity Group Inc., a company taking a holistic approach to customer experience design and transformation to foster cultural changes.



Chris Leliaert
Topic: Agriculture
Chris is a Senior Agriculture Specialist in the International Crop Division at Highland Insurance Solutions/Tokio Marine Kiln.



Steven Webersen
Topic: P&C Insurance Research
Steve is the Managing Director and Head of Research at Conning Insurance Research.



Jacqueline LeSage Krause
Topic: Reinsurers' Strategy for Insurtech
As the Managing Director of Munich Re Ventures, Jacqueline partners with innovative companies to develop growth opportunities for Munich Re.



Linnea Gandhi
Topic: Behavioral Science and Customer Impact
Linnea is the founder of BehavioralSight, a firm that helps to integrate insights and methodologies from behavioral science into research and corporate strategies.



Steve Anderson
Topic: Building a Culture of Growth
Steve is a professional speaker, futurist, and author with over 35 years in the insurance industry.

ACUITY EARNS GLASSDOOR EMPLOYEES' CHOICE AWARD

Acuity has been honored with a Glassdoor Employees' Choice Award, recognizing the Best Places to Work in 2020. The award is based solely on the input of employees who elect to provide feedback on their jobs, work environments, and companies on Glassdoor, one of the world's largest job and recruiting sites.

"Over 900,000 employers are reviewed on Glassdoor, and out of those, Acuity is ranked in the top 100. We are honored and humbled to be valued so highly as a place to work," says **Ben Salzmann**, President and CEO.

"Our Glassdoor ranking reflects the experience of people who know us best—our employees. It's a true, transparent reflection of who we are not just as an employer, but as a partner to agents and trusted source of protection to our customers," says **Joan Ravanelli Miller**, General Counsel and Vice President – Human Resources.

The Employees' Choice Award program is now in its 12th year. "This year marks the shift to a culture-first decade in the workplace, and Glassdoor's Employees' Choice Awards winners are employers that are prioritizing culture, mission, and employees at the heart of everything







they do. By doing so, their employees have spoken and are recognizing them truly as the Best Places to Work in 2020," says **Christian Sutherland-Wong**, Glassdoor President.

This latest honor adds to Acuity's continued and growing recognition as a great place to work. Acuity was recently named to Forbes' lists of America's Best-in-State Employers 2019 (ranked at #2 in Wisconsin), America's Best Mid-Size Employers, Best Employers for Women, and Best Employers for Diversity. In November, the insurer also received the ACORD Millennial Women's Insurance Advancement Award.

On Glassdoor, current and former employees voluntarily and anonymously share insights and opinions about their work environments by sharing a company review, designed to capture a genuine and authentic inside look at what a specific job may be like at a particular company. When sharing a company review on Glassdoor, employees are asked to rate their satisfaction with the company overall, and key workplace factors like career opportunities, compensation and benefits, culture and values, senior management, and work/life balance.



ACUITY'S GLASSDOOR RATING

Overall		4.8
Culture & Values		4.9
Work/Life Balance		4.8
Senior Management		4.7
Compensation and Benefits		4.8
Career Opportunities		4.5



Recommend to a Friend



CEO Approval

Ben Salzmann
118 Ratings



Positive Business Outlook

“ THE BEST COMPANY I HAVE WORKED FOR!
There are the usual things, good pay, flexible work hours, and the autonomy to do my job, but there is a culture at Acuity that sure, we have a job to do, but we can make it fun;
Acuity wants me to succeed at my job but also at life.
Many companies will tell you that their number one asset is their people. Here, it comes from the very top and they mean it. With retirement a couple of years away, it will be hard to leave. **I equate it to leaving a team that wins the Super Bowl or World Series every year,** something I think will be difficult. It is fun to be on a winning team.

“ IT'S EVERYTHING YOU HAVE HEARD AND MORE!
I like that management truly works to better their employees. Executives are down to earth and transparent with company happenings. **Acuity allows employees to put family first and maintain a happy life outside of work.**

“ BLOWS ME AWAY. EVERY DAY.
Everything is just amazing. **Every day I wake up feeling lucky to be employed here.** The support system and culture available at Acuity makes you feel part of a family that wants nothing but the best for you.

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

At the December 2019 Town Hall, Acuity employees determined the distribution of \$500,000 among six different organizations. This special contribution adds to our ongoing support of the community throughout the year.

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

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



CONQUER CANCER

Conquer Cancer Foundation Senior Philanthropic Officer **Dave Wiemer** explained how a young cancer patient named Bella was able to undergo cutting-edge treatment made possible by a Conquer Cancer grant.

“Funding helped change the course of her treatment, and it worked. Her scans showed immediate changes, and the cancer disappeared. Bella has been cancer-free for more than a year, and none of that would be possible without the support of donors like the people at Acuity.”

Andrea Clay and **Dave Wiemer** of Conquer Cancer Foundation accept a check for nearly \$120,000 from Ben Salzmann.

FEEDING AMERICA

“People have to make tough decisions between paying medical bills, putting a roof over their kids’ heads, paying an electric bill, or putting food on the table. When you give, you ensure that households in our community have their most basic needs met.”

– Feeding America’s Senior Director of Community Engagement & Partnerships **Rayna Andrews**

Feeding America’s **Rayna Andrews** and **Kaitlin Lavelle** accept a check for nearly \$55,000 from Ben Salzmann.



MENTAL HEALTH AMERICA

“Your support impacts our community on many different levels, and the biggest impact for us this year is our mindfulness program, which is built on the ever-growing need of suicide awareness and prevention. Your support helps put that program into schools and the community.”

– Mental Health America Executive Director **Julie Preder**

Rachael Lewinski, **Julie Preder**, and **Brianna Heusterberg** from Mental Health America accept a check for nearly \$115,000 from Ben Salzmann.





SHARON S. RICHARDSON COMMUNITY HOSPICE

Genesis Avina, Hospice Aid at Sharon S. Richardson Hospice, told the story of Joe, who was homeless and terminally ill.

"We provided Joe with pain medication to relieve symptoms of pain and gave him a bath, shave, and hot meal. The next day we gave him a haircut and showed him a mirror. He said, "Thank you to everyone for treating me as a human being that matters." The financial support you have given has allowed us to care for many people like Joe."

Charmaine Conrad and **Genesis Avina** accept a check for over \$74,000 from **Shane Paltzer** and **Ben Salzmann**.

SAFE HARBOR

"It's amazing to see the generosity and support Acuity has given over the year, whether it's sponsoring families over the holiday season, volunteering with us, or having a supply drive. One of the biggest ways you help our organization and those who are victims of violence and assault is supporting our emergency shelter that helps those who are fleeing violence find emergency homes."

– Safe Harbor Community Engagement Coordinator **Ryan Sorenson**

Safe Harbor's **Ryan Sorenson** accepts a check for over \$85,000 from **Sheri Murphy** and **Ben Salzmann**.



SALVATION ARMY

"The money you give helps us provide the very basics that families and individuals need. There are seniors who use our food pantry because they are on a limited income, or others who even in this good economy are struggling to make ends meet. We also provide winter coats in this season and have a clothing closet to provide people interview clothes to help them get a job and get back on their feet. We want to be not just a handout, but a hand up."

– **Major Jay Davis**, The Salvation Army

Major Jay Davis and **Carrie Jo Coney** of The Salvation Army in Sheboygan accept a check for over \$50,000 from **Ben Salzmann**.





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.

Phyllis



For the first time in years I needed to call and make a claim. Yes, they paid it but what impressed me the most was how they cared about me. From beginning to end they reassured me everything was going to be ok and that the most important thing is that I was ok.

SAVE THE DATE @ MARCH 4
10 a.m. Central



PROTECT YOURSELF FROM **RANSOMWARE**

With a recent uptick in attacks and more expected on the horizon, ransomware is starting to make headlines again. It is important that agents and insureds know what ransomware is and how to prevent it.

During a ransomware attack, criminals break into computer networks and install programs that encrypt data. Information that was the lifeblood of your business, your clients, or your personal life will be inaccessible until you pay the ransom in order to get a digital key that unlocks the data. According to the firm Cybersecurity Ventures, ransomware cost the global economy \$8 billion in the last year. No one is immune: cyber criminals have targeted individuals, small, medium, and large businesses, as well as government institutions.

There is not just one type of ransomware. Names such as Locky, Cerber, SamSam, Ryuk, Gogalocker, Megacortex, Robbinhood, GandGrab, and Crysis are all associated with ransomware or ransomware groups, which shows just some of the variety out there. Although many companies try to keep ransomware attacks quiet, here are some public examples:

- WannaCry, the most known attack, affected 230,000 computers worldwide
- Spanish mobile operator Telefónica
- French car manufacturer Renault
- German railway firm Deutsche Bahn
- Russian government ministries and companies
- FedEx
- Australian speed cameras
- LG
- Boeing
- British Airways
- Uber
- T-Mobile
- Riviera Beach City, Florida, paid \$600,000
- Baltimore and Atlanta, refused to pay but have spent millions recovering data

While these examples are of larger attacks, it's important to remember that small companies and personal computers are also at risk. To quote the popular adage, "It's not if you're hit, it's when."

So, what can the average business or individual do to prevent an attack of this nature? The following steps should be the bare minimum to protect yourself:

1. Back up files daily on a separate device NOT connected to your network.
2. Install current anti-virus and anti-malware software.
3. Always install the security updates for both your operating system and software programs.
4. Use passwords that are not related to you personally and could not be guessed.
5. Limit sharing and administrative rights.

If all else fails and you or your insured is hit, take comfort in your Acuity Insurance policy. More details on Acuity's ransomware policy are coming in March!



CYBER COACH



**BY MATTHEW ROHDE,
BUSINESS ANALYST**



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.

Retail

The retail community is breathing a sigh of relief after getting through the holidays—their busiest time of year. However, as they regroup and focus on 2020, they are also faced with the challenge of keeping customers coming in the doors or buying their products while many consumers are strapped for cash post-holidays.

Here are a few tips for retailers:

- Spruce things up. In the post-holiday lull, take time to be sure everything in your store is in good repair and visually attractive. Update your window displays.
- Have an in-store event.
- Hold a contest.
- Keep your social media content fresh and consider using social advertising to drive traffic to your physical store.

Acuity provides a wealth of resources on our website and via social media that offer support, tools, and innovative ideas for retailers. Visit acuity.com/retail-focus and check out our retail Facebook page at facebook.com/acuitymercantile.

BY AIMEE SPATT,
CLAIMS CONSULTANT



Construction

In winter, extreme cold conditions can result from low temperatures, strong winds, or a combination of the two. The Center for Disease Control and Prevention warns that extreme cold is a dangerous situation that can bring on health emergencies in susceptible people, such as those who are without shelter, become stranded, or live in a home that is poorly insulated or without heat.

Construction workers have to contend with extreme cold as well, which can cause occupational illness and injuries such as hypothermia, frostbite, trench foot, and chilblains. One of the most important ways to prevent cold stress is by dressing properly. Wearing at least three layers of loose-fitting clothing is ideal, as layering provides good insulation. Wearing a hat, hood, or helmet liner is crucial to avoid heat escaping from the head. Anyone working outdoors should have insulated and waterproof gloves and boots as well. Having extra socks, gloves, hats, and clothing available is also necessary. Staying hydrated is also important, even when temperatures drop.

It is important to monitor changing conditions, including drops in temperature and increasing wind speeds in cold conditions. Now that winter is here, plan ahead and prepare for cold temperatures so everyone working outdoors can be safe!

BY JOHN ENGLISH,
TERRITORY DIRECTOR



Trucking

The start of the new year is a great time for your trucking customers to renew their focus on cyber security. In addition to traditional data and communication systems, electronic logging devices and dashcams have created more potential access points to data. The more access points, the higher the risk of being a victim.

If your customers need more of a push to focus on cyber security, you can share the story of how Pennsylvania trucking company A. Duie Pyle fought off a ransomware attack because they were prepared. Search for it at freightwaves.com.

Here are some tips for you to pass on to your trucking customers to help keep them safe from cyberattacks:

1. Create password rules that require strong passwords with special characters and numbers.
2. Utilize an antivirus and malware program to help protect you from scams.
3. Keep your system software and operating systems updated for security patches.
4. Keep your software and data backed up.
5. Create a disaster recovery plan.

Acuity customers have access to a wide range of free cyber risk management information and resources through the Acuity eRiskHub. In addition, check out the resources available through the Acuity Cyber Suite.

BY SHANNON VAN ROO,
REGULATORY ANALYST



Services

Stated amount on commercial auto policies can be a confusing topic for insureds and should not be confused with agreed value. Stated amount does not actually replace actual cash value (ACV) when determining the value of a loss, but instead puts a cap on the amount of coverage for specifically described autos. If stated amount is selected, the policy would pay the lesser of ACV, the cost to repair or replace, or the stated amount.

Because stated amount may reduce the insured's coverage, it should only be used when required. There are a few situations in which stated amount is required based on the ISO Commercial Lines Manual: antique autos that are at least 25 years old and are maintained primarily for use in exhibitions, club activities, parades; golfmobiles used to carry golfers and their equipment over a golf course; and snowmobiles.

If a power unit has permanently attached equipment, Acuity utilizes an additional equipment section to account for the increased value. Such equipment could be a boom, crane or cherry picker, cleaning equipment, plow, toolbox, towing or wrecker equipment, and other items.

When quoting or renewing a commercial auto account, review vehicle values and compare premiums between ACV and stated amount. You will find that stated amount will not always result in a lower physical damage premium and could also cause frustrations in the event of a claim if the insured does not understand the coverage.

BY MARCI POST,
SENIOR COMMERCIAL UNDERWRITER



Personal Lines

Service line coverage is an often-overlooked need for a homeowner. Homeowners are responsible for underground piping that runs from the street to the home and provides water, sewer, or electrical services. If underground lines are damaged or fail and your clients don't have service line coverage, they could be left footing the bill.

Acuity's service line coverage only applies to owner-occupied homes and is available with a coverage limit of \$10,000. A \$500 deductible applies to any loss under this coverage.

This homeowners endorsement covers damage caused by the following:

- Wear and tear or rust
- Mechanical breakdown
- Freezing
- Tree root or other plant invasion
- Weight of vehicles or equipment
- Electrical current

Acuity's service line endorsement does not include any sublimits for temporary repairs or living expenses in the event the insured must stay elsewhere during repairs. Instead, we set ourselves apart from the industry by including them as part of the coverage limit.

Whether damage occurs to sewer, water, or electrical underground service lines, Acuity has you and your clients covered!

BY NATHAN MUTSCH,
PRODUCT ANALYST



Manufacturing

The Acuity Manufacturing Customer Team has been busy creating video content in the past year! Our goal is to highlight our expertise in the manufacturing space through our customers, partners, consultants, and conference insights. We find that featuring our customers is a great way to highlight and honor our customers. Recently, we featured the story of a brewery and included why they chose Acuity as their insurance company. They explained their creation story, challenges they have run into, and how they have overcome those challenges.

Acuity Manufacturing Consultant **Mike Schlagenhauser** is featured in many of our videos talking about important manufacturing topics, such as lights-out automation. He has also been filmed consulting with customers, showing how he has helped their businesses achieve results after utilizing his services.

The other video content that we create is information that we learn at conferences and education sessions that we attend. We may create a video on the spot at the event to give a quick recap of takeaways or come back to Acuity and share a more in-depth analysis of the knowledge we have acquired. Acuity constantly strives to highlight our customers and keep up to date in the industry, which is just another reason to always think of Acuity for your manufacturing accounts. Please keep up to date on our new videos by visiting our Facebook page or visiting or subscribing to our Acuity YouTube channel.


BY DEIDRE RAULIN,
PRODUCT ANALYST






**WHERE
IN THE WORLD IS
ACUITY?**



 **Brian Fehrenbach** of Couri Insurance stayed warm and dry on a rainy day at the Oktoberfest celebration in Munich, Germany, thanks to his Acuity gloves and umbrella.



 **Ashley Benedict** of Alliance Insurance Advisors, LLC, brought her Acuity socks to the top of Muottas Muragl in St. Moritz, Switzerland.


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


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

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

Acuity Programmer Analyst **Sean Kelley** climbed the 14,065-foot summit of Mt. Bierstadt in Colorado. It was cold and windy at the summit, so his Acuity hat came in handy!



 **Barbara Conway** of Baer Insurance Agency took the Nordkette Cable Car up to the top of Mt. Hafelekar in Innsbruck, Austria, and brought along her Acuity socks.

 **Marty Koch** of Hartwell Insurance wore his Acuity socks while skiing with his daughter, **Shelby**, on frozen Payette Lake in Idaho.



MATT EVANS

AVERY'S LEGACY BRINGS WARMTH TO CANCER PATIENTS

In 2010, **Matt Evans** and his wife, **Jennifer**, received a call from their doctor that is the fear of every parent. Their daughter, **Avery**, was diagnosed with cancer at the young age of 22 months old.

"My wife and I, our daughter **Madelyn**, and Avery were all thrown into a battle we had never expected to have to face," says Matt, Senior Field Claims Representative.

Providing Comfort

Later that year, Avery had won that battle with cancer. That experience taught the Evans family the importance of providing comfort to children facing the same journey.

"Many of the children battling cancer, including our Avery, have long inpatient stays in hospitals, countless doctors' appointments, MRIs, and pokes and prods. We wanted to bring a bit of comfort to those children in the form of hand-made fleece blankets and pillowcases," Matt says.

In January of 2012, the family founded Avery's Blanket of Love Ministry, Inc. To date, the nonprofit foundation has donated over 5,600 fleece blankets and 7,000 pillowcases, primarily serving children receiving treatment at St. Jude Children's Hospital in Memphis, Tennessee, and the University of Minnesota Masonic Children's Hospital.

"It's been an absolute joy to see children receive our blankets—something that they can take with them during their appointments that brings comfort and warmth in a very unsettling and scary time," says Matt.

Avery had three years of clear scans and being cancer free. Unfortunately, during a follow-up MRI in 2014, physicians found that her cancer had returned.

"Avery again battled, with grace and faith, always asking how she could help other children facing this same fight," Matt recalls. After winning that second fight, in May

2019 Avery was again cast into a battle with cancer, and in July, at just age 11, she passed away.

"Avery was and continues to be our hero, but even heroes get tired," says Jennifer.

Lasting Legacy

Avery's legacy lives on through the foundation, bringing warmth and comfort to childhood cancer patients. Recently, Matt and his Acuity colleagues partnered with Arthur Chapman law firm in Minneapolis, which provided a donation to purchase the fleece and the office space to hold the event, and created over 50 blankets for children receiving care at the University of Minnesota Masonic Children's Hospital.

"I know that Avery would have wanted us to continue serving other children, and that's what we did during our volunteer activity," says Matt. "While we miss her deeply every day, she left my family with love and lessons to last a lifetime until we see her again."

To learn more, search for Avery's Blanket of Love Ministry, Inc., on Facebook.



Madelyn, Avery, Jennifer, and Matt

MARK YOUR CALENDAR FOR COMMERCIAL LINES PRODUCER SCHOOL

Acuity's popular Commercial Lines Producer School is scheduled for April 16-17, 2020. Designed for agents new to Acuity and with at least one year of commercial lines experience, the seminar lets agents experience Acuity's world-class training in our unique home-office atmosphere.

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

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



Current Openings

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2020 BEST
PLACES
TO WORK

EMPLOYEES' CHOICE

Headquarters

Building Maintenance/Fleet Specialist
Business Systems Analyst (Entry Level)
Customer Service Representative - Billing
(Bilingual Preferred)
Customer Service Representative - Claims
Customer Specialist - Internal Agency
Licensed Agent - Multiline
Loss Control Consultant
Programmer
Programmer Intern
Regulatory Affairs Analyst
Systems Engineer - Data
Systems Engineer - Infrastructure
Technical Support Analyst Intern

Field

Commercial Field Underwriter
Virginia
Field Premium Auditor
St. Louis, Missouri
Loss Control Representative
Virginia

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

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

ACUITY'S COMMUNICATIONS PROJECTS WIN TOP CREATIVE AWARDS

Several of Acuity's communications projects have earned awards for creativity in national and international competition.

"Acuity's educational videos, annual reports, and other communications projects are important ways that we connect with agents, employees, and customers," says **Ben Salzmann**, President and CEO. "We are honored to be recognized for producing results that are not only effective and educational, but also fun and creative."

Annual Report Awards

Acuity's annual reports received both Gold and Platinum (highest) Hermes Awards from the Association of Marketing and Communication Professionals (AMCP), a Gold Award in the print category from the Stevie Awards, and a Platinum MarCom Award from AMCP.

Educational Video Awards

Acuity's continuing education videos earned several awards. From AMCP, *E&O Uncovered* earned a Platinum Hermes, *Wally's Word 4* earned a Platinum Hermes, *Agent IQ!* earned a Gold Hermes and Gold MarCom, and *Crazy Claims* and *Agent Match Game* received Honorable Mention. AVA Digital Awards awarded *Crazy Claims* a Platinum Award, *Agent IQ!* a Gold Award, and *E&O Uncovered* an Honorable Mention.

Check out these and other award-winning CE courses at acuityu.com!



Industry Insider

A Harvard Business Review study reported that emotionally connected customers are:

- On average 50% more valuable than those who are merely satisfied
- Willing to buy more
- Less price-sensitive
- More brand loyal

Brands are more successful when they attract customers with an emotional appeal than when they push product features or tout technical specs.



Q. Who needs commercial excess liability?

A. The question should be, who doesn't? Settlements and verdicts continue to rise, and there seems to be no limit to the creativity of plaintiffs' lawyers or juries. Why take a chance?

Q. How is Acuity's policy different from others?

A. Most standard commercial excess liability policies provide just one aggregate policy limit. Acuity offers an aggregate limit by project or location, which is important for contractors or any business with multiple locations. Where states allow it, we also offer the option of adding uninsured and underinsured motorists coverage to the excess policy.

Q&A ACUITY

Q. How do I quote a commercial excess liability policy?

A. It couldn't be easier. We provide excess liability premiums automatically on commercial lines accounts that we quote or that you quote using our Internet rating tools.

FOCUS ON INSTRUCTION

Congratulations to many staff members who recently completed insurance designations and coursework:

Designations

Lindsey LaBissoniere, Commercial Underwriter – Associate in Underwriting Designation

Course Completions

Haley Behr, Commercial Processor – AINS 21
Caitlin Bos, Commercial Processor – AINS 21
Samantha Dickie, Commercial Processor – AINS 21
Bridget Diedrich, Senior Inside Claims Representative – AINS 22
Richard Denicourt, Senior Field Claims Representative – CPCU 500
Bill Hammarstrom, Commercial Underwriter – AU 61
Camille Jacobson, Programmer – AINS 24
Abby Lewandowski, Senior Commercial Underwriter – AU 60

Madie Martens, Programmer – AINS 24
Connie Michael, Commercial Processor – AINS 21
Nicole Risch, Commercial Processor – AINS 21
James Rudlaff, Programmer – AINS 24
Kay Thao, Programmer – AINS 24
Sara Vesel, Commercial Underwriter – AU 60
Kari Wachter, Commercial Underwriter – CPCU 520
David Wilson, Commercial Processor – AINS 21



ASK THE CONSULTANT

ASK CLIFF

What does the new Drug and Alcohol Clearinghouse mean for me?

The Federal Motor Carrier Safety Administration (FMCSA) established the Drug and Alcohol Clearinghouse, mandated by the Moving Ahead for Progress in the 21st Century (MAP-21) highway bill of 2012. Motor carrier registration began in the fall of 2019, with full compliance effective January 6, 2020.

The clearinghouse rule requires FMCSA regulated employers, medical review officers (MROs), substance abuse professionals (SAPs), consortia/third party administrators (C/TPAs), and other service agents to report to the clearinghouse information related to violations of the drug and alcohol regulations, CFR 382.701.

The clearinghouse provides FMCSA and employers the necessary tools to identify drivers who are prohibited from operating a CMV based on DOT drug and alcohol program violations and ensure that such drivers receive the required evaluation and treatment before operating a CMV on public roads. This clearinghouse information will enable employers to identify drivers who commit a drug or alcohol program violation while working for one employer, but who fail to subsequently inform their new employer. Records of drug and alcohol program violations will remain in the clearinghouse for five years or until the driver has completed the return-to-duty process, whichever is later.

So, what does this mean for motor carriers and drivers? Pre-employment and annual review requirements have changed. Employers must conduct both electronic queries within the clearinghouse and manual inquiries with previous employers to cover the preceding three years of a CDL holder's history. As of January 6, 2023, employers will only have to query the clearinghouse and will no longer be required to make manual inquiries.

Motor carriers will be required to query the clearinghouse for current (limited) and prospective (full) employees' drug and alcohol violations before permitting those employees to operate a commercial motor vehicle (CMV) on public roads and will also be required to annually query the clearinghouse for each driver they currently employ.

To provide some guidance on these changes, we have outlined a few of the new requirements below.

The clearinghouse requires the following:

Motor carriers:

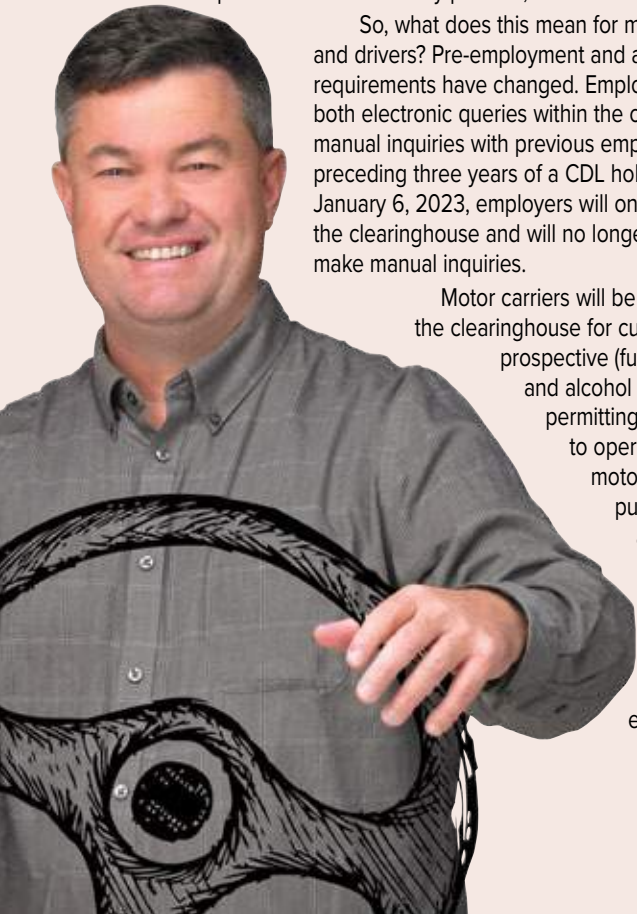
1. Register as a user. Be aware, FMCSA will be charging employers a fee of approximately \$1.25 for conducting queries in the clearinghouse. Employers must purchase a query plan to ensure they can conduct queries.
2. Selecting a C/TPA is required for an employer who employs him or herself as a driver or owner-operator. A query plan must be purchased so their designated C/TPAs can conduct queries. C/TPAs cannot purchase queries on behalf of motor carriers.
3. Obtain driver consent for all new drivers and additional driver consent for current drivers requiring full clearinghouse queries. Employers are required to query all current employees at least annually:
 - a. Limited query only on existing drivers with no refusals or positive test results.
 - b. Full query on new drivers, driver refusal, or positive test result.
4. Report drug and alcohol program violations.
5. If applicable, report on return-to-duty (RTD) and ensure completion of follow-up testing
6. Employers are also required, until January 6, 2023, to conduct both electronic queries in the clearinghouse (annually) and manual, (one time at new hire) offline inquiries to previous employers for pre-employment driver investigations.

Truck drivers:

1. Truck drivers do not have to create an account if they are not looking to switch jobs, but if they are, they must register in the clearinghouse.
2. Though all drivers switching employers need to register, only failed tests or refusals will be entered into the clearinghouse database.
3. Drivers must provide consent to limited query requests and, when required, full query requests.
4. Drivers will select substance abuse professional (SAP) only if they have a drug or alcohol violation in the clearinghouse and enter the return-to-duty (RTD) process.

As the information on the clearinghouse may change, it is important to be alert to any changes or approaching deadlines. Visit the clearinghouse for guidance at <https://clearinghouse.fmcsa.dot.gov/Learn>.


Cliff Johnson is Acuity's Trucking Consultant. Contact him at trucking.news@acuity.com.



Find the Flagpole

Our Issue 11 flagpole was hidden on page 11. The three winners of \$100 chosen from among those who found it are:

Chris Schmitt	Whitehead Insurance Group Inc	Crossville, TN
Mary Thomas	AssuredPartners of Northeastern PA	Wilkes Barre, PA
Cindy Zuspenn	Two Rivers Insurance Services	Burlington, IA

To enter this month's contest, find the  hidden elsewhere in this issue, then send an email with its location to contest@acuity.com by February 15, 2020. This contest is open to agency staff only.



IMPOSSIBLE INSURABLES

A BAD DECISION

Personal protective equipment (PPE), such as hard hats and high-visibility clothing, is important to use in construction, but it doesn't provide protection against making a bad decision. The risks in this photo speak for themselves!

Do you have an "Impossible Insurable" to share? Send your pictures to infocus@acuity.com. Pictures must be original photos taken by an employee or agent, cannot be of a prospect, insured, or claimant, and the subject of the photo must be in a public location. If we publish your photo, we'll send you \$100.



JAN YELK BRINGS EXPERIENCE, EMPATHY TO CUSTOMER SERVICE

Customers of The Loomis Company know that **Jan Yelk** cares about delivering quality service.

“Jan always strives to provide our clients with stellar customer service. She takes the time to listen to their questions and concerns and does not hesitate to do the research necessary in order to provide the client with a complete and thorough answer,” says **Sheri Fisher**, Commercial Lines Manager.

Jan is a Commercial Lines Account Manager at the Wyomissing, Pennsylvania-based agency and holds the Accredited Advisor in Insurance and CISR designations. She has been with The Loomis Company for 10 years and has been in the insurance

industry for over 40 years, experience that has taught her that following the Golden Rule is the foundation of great customer service.

“I always treat customers as if I were the one calling in with questions,” she says. “Insurance can be frustrating for customers because it seems like a foreign language. I take the time to explain things to them and get them the right answers.”

Jan says that everyone at The Loomis Company has a commitment to service excellence. “We have great relationships with our clients and with each other. There is a true team atmosphere here that makes it an enjoyable place to work,” she says.

Congratulations to Jan Yelk, an Outstanding Service Professional!



OUTSTANDING

WORD OF MOUTH

Acuity gave people a chance to show why they are thankful for their local fire department. You can check out the winning videos and more at facebook.com/AcuityInsuranceCompany.

facebook

