

40,000+ REASONS



CE CREDITS
SET RECORD



CE CREDITS ECLIPSE

40,000 RECORD

Do you need a good reason to do business with Acuity? How about more than 40,000 good reasons!

In 2019, agents earned an incredible, all-time record 40,610 continuing education (CE) credits through Acuity U—for free. In just the last six years, agents received over 180,000 CE credits! Our courses are offered both online and in-person, so you can earn credits when it is convenient for you.

“Our goal in creating Acuity U has always been to deliver the very best, most relevant, and most enlightening insurance education wherever you are and whenever you want it,” says **Ben Salzmann**, President and CEO.

“Name one other carrier that can surpass the educational opportunities Acuity offers to our agents,” says **Wally Waldhart**, Vice President - Sales and Communications. “Agents can meet nearly all their CE requirements just by taking advantage of what Acuity U has to offer.”

Online

Acuity launched our first video course offering, *Anatomy of a Super Claim*, in 2013. Since then, led by our communications specialists, Acuity has rolled out courses covering numerous topics across personal lines, commercial lines, claims, ethics, and more.

The latest online course is *The Agency*. Available in late February and featuring characters and a style that viewers will recognize from one

of the most popular TV comedies, *The Agency* provides a detailed examination of additional insured requests and endorsements for both general liability and commercial auto policies.

The professional production quality of Acuity’s CE videos is something no other insurance company in the nation has done for independent agents. That quality continues to earn us not only agents’ appreciation, but awards in national and international competition.

In Person

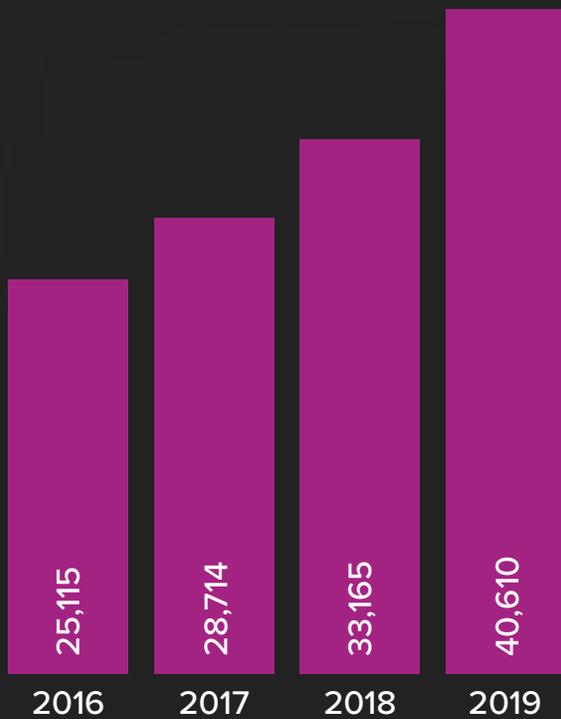
Acuity’s in-office CE courses, delivered in-person by one of our many experienced territory directors, are also a great way for agents to earn credits. Typically, our in-person classes are two-hour, two-credit courses. They cover a wide range of topics, including:

- Personal lines (basic and advanced)
- Commercial lines
- Commercial auto
- Commercial property
- Workers’ compensation (basic and advanced)
- Additional insureds
- Construction contracts
- Ethics
- Specialty courses for contractors, manufacturers, and truckers
- And more!

Check out the pictures from some of our recent classes! Contact your territory director to schedule a class.



Check out the Acuity U Continuing Education Course Catalog by searching for CE Courses at acuity.com/brochures.



CE CREDITS EARNED THROUGH ACUITY



Territory Director **Brooke Van Asten** taught a class at Michigan's Gauthier Insurance. Clockwise from left are **Matthew Bloch, Alex Beerling, Tyler Gauthier, Brooke**, Acuity Senior Commercial Underwriter **Michael Duescher**, and **Andrea Juchemich**.



Every seat was taken at Pennsylvania's Burns & Burns Associates, Inc. for a recent class taught by Territory Director **Brad Lloyd** (standing). From left to right are (back row) **Randy Lemmo, Shellie Brown, Tammy Jewell, Ben Kirsch, and Sherry Aylward**; (middle) **Nicole Witherell, Josie Habjanetz, and Tim Wiltsie**; (front) **Alexis Burns, Jamie Knoch, Jess Coull, Sue Cathcart, and Rachel Argiro**.



Shanahan Insurance of Illinois is ready for a class taught by Territory Director **Shawn Schwiderski**. Clockwise from the bottom are **Therese Jacobsen, Beverly Kujawa, Michael Lipuma, Laura Sullivan, Jim Shanahan Sr., Brittnee Kwaak, and Jim Shanahan Jr.**



Territory Director **John Bell** shows one of the video segments of Acuity's 3-credit Ethics course to **Laura Trippy** (left) and **Monica Zolman-Frost** from Kentucky's Greater Lexington Insurance Agency.

ACUITY OPEN FOR **BUSINESS IN VIRGINIA**

Acuity is writing business in Virginia! Both personal lines and commercial lines insurance are now available. Virginia is Acuity's 28th state of operation.

"We want to take our independent agent-dedicated company to a larger group of agents and policyholders nationwide," says **Ben Salzmann**, President and CEO. "At the same time, we want to expand in a controlled and careful manner—one that maintains our financial strength and regional culture."

Balanced growth between existing and new territories has been a key to Acuity's success over the past 20 years, and moving into Virginia continues that strategy.

"New states have been consistently profitable for Acuity, and geographic expansion also helps spread our exposure to loss," says **Shane Paltzer**, Vice President – Marketing and Personal Lines. "Our objective is to carefully expand into new territories and target agencies who see Acuity as their go-to partner for the classes of business we write."

Agents in Virginia will be served by Territory Director **Kyle Brown**.

"Having a market resource with the strength, stability, and consistency of Acuity will be important to independent agents throughout Virginia," Brown says.



Kyle Brown, Territory Director

KANSAS-BASED ICI INSURANCE PURSUES EXCELLENCE IN ALL IT DOES

At ICI, good is never good enough. The agency never stops looking for ways to enhance its client experience and create greater operational efficiency. Agency President & CEO **Ryan Murry** explains that this quest for excellence began with his late father, Tom, who joined the agency in 1981.

“My father was a visionary. He was very forward-thinking,” Ryan explains. “He believed in investing in the future of the business, both in technology and people. For example, he decided to go paperless in 1997 when virtually nobody was paperless. We’ve always tried to stay on the leading edge of technology and ideas.”

History of Service

Insurance Center, Inc. was created through the merger of two agencies with roots dating as far back as 1885. In 2008, the agency simplified its name to ICI. Headquartered in El Dorado, ICI operates six locations in Kansas and its team of 50 employees serves clients throughout the United States. Recently, the agency was selected as the preferred insurance partner for a national franchise with locations in 48 states. Other members of the agency’s executive team include Vice President **Dusty Davis** and Vice President of Risk Management **Lonnie Currier**.

Throughout the agency’s history, people have been the driving force of growth and success. “We have always focused on finding the right people for our team—people who have positive attitudes and who are team players and lifelong learners. We want people who have a passion for what they do, and we want this to be a place where they want to come to work,” says Ryan.

Clients know ICI’s people for the commitment to service they bring to the table. “We take relationship-building with our clients very seriously. We offer a complete in-house safety program that helps our clients transform their safety culture. It’s not just about placing

their insurance policies—we focus on overall risk management strategies,” Ryan says.

ICI is also known for its commitment to the communities in which it operates. “My father always believed in giving back to the communities that support us. Community involvement will always be a core value of ours,” says Ryan. “It’s not just about the dollars we contribute. It’s about being visible in the community—from parades and chili cook-offs to adopt-a-class programs and everything in between.”

The agency’s current mix of business is about 75 commercial, 20 percent personal, and 5 percent employee benefits. Although it is a generalist agency, ICI has a strong focus on certain industries, including construction, manufacturing, trucking, senior living, and public entities.

Growth Goals

ICI projects a 10 percent annual revenue increase in the years ahead and sees much opportunity for growth in employee benefits and personal lines. Achieving these goals will come through a combination of organic growth, strategic acquisitions, high retention—and most importantly—a focus on the pursuit of excellence that has come to define this dynamic firm.

“We’ve accomplished a tremendous amount over the last three years. We have a great team in place, with people who are committed to our vision. We plan to continue adding ideal teammates, using technology to increase our efficiencies, and searching for ways to create more value for our clients,” Ryan says. “We believe we’re well-positioned for the future.”



Lonnie Currier, Ryan Murry, and Dusty Davis



KIM PITTERLE

“CHASE’S WEEK” BENEFITS NICU PATIENTS AND FAMILIES

Commercial Underwriter **Kim Pitterle** has seen that even the littlest among us can have a big impact. On March 20, 2017, Kim gave birth to **Chase**, her son and first child with her husband, **Derek**. Chase was born just 26 weeks, 4 days into Kim’s pregnancy and weighed just 2 lbs. 2 oz. Chase was immediately rushed to the neonatal intensive care unit (NICU) at Ascension Columbia St. Mary’s hospital in Milwaukee. His initial prognosis was promising; however, a few days later, things took a turn for the worse. Chase passed away on March 24.

“It was a tremendous loss, and if it weren’t for the NICU staff and our family, we wouldn’t have been able to get through that experience,” Kim says. Not only did the caring hospital staff make a difference, but the supplies the NICU provided to the Pitterle family were invaluable.

“When we first rushed to the hospital, we took virtually nothing from home,” Kim recalls. “The NICU provided toiletries and supplies so we didn’t have to take time away from Chase to go shopping. They gave Chase blankets to hold him in, clothes, and a hat that is very near and dear to us to this day.”

Chase’s Week

Devastated by their loss, yet inspired by their experience, Kim and Derek set out to help other families facing crisis in the NICU. Every March 20-24, they host “Chase’s Week,” a NICU donation drive in memory of their son.

“When anyone goes through a loss like this, you try to search for something that finds meaning,” Kim says. “We

didn’t want our son’s meaning to be just the five-day time he was here. We wanted him to have a lasting impact and to create something to remember him by.”

Half the supplies collected each year are donated to Columbia St. Mary’s, with half going to other Wisconsin NICUs. To date, Chase’s Week has collected over 900 items and \$1,500.

Lasting Impact

In 2019, Kim and Derek celebrated the birth of their daughter, **Hadley**. “When she’s old enough, Hadley will be able to help us with the donations that we receive,” Kim says, adding that she hopes everyone who donates understands the impact they have.

“If you’ve never been a parent of a child in the NICU, it’s hard to grasp what it’s like,” she says. “You want to have every moment with your child, and if you don’t have the basics you need for yourself and them, it’s tough. Having those needs met through donations is so important.”

To take part in Chase’s Week, email Kim at kpitterle@acuity.com. Kim’s Acuity colleagues can also drop off donations at her desk.



Derek, Kim, Hadley, and “Chase Bear.”



Derek, Kim, and Chase in the NICU.

NEW YEAR, NO LETUP IN **CYBER RISK**

The year-end festivities that brought a large increase in retail traffic increased exposure to cyber-related events. As we move beyond the holidays and into 2020, cyberattacks continue to be a key concern for businesses in every sector.

Here are some of the hot areas of cyber risk being discussed within the market, challenges associated with those risks, and how the insurance industry is responding.

Cryptocurrency Payment Demand

In ransomware attacks, the most common form of payment demanded by cyber extortionists is cryptocurrency, such as Bitcoin. Victims of ransomware attacks seeking to regain access to systems and data held hostage must follow attackers' directions for cryptocurrency payment.

The challenge for businesses and insurers is that cyber policies state limits in U.S. dollars. Additionally, cryptocurrency value can fluctuate significantly throughout the day. In response, the cyber insurance industry has developed ways to adequately reimburse policyholders in U.S. dollars for covered ransomware attacks.

GDPR & State-Specific Laws

General Data Protection Regulation (GDPR) and California Privacy Act laws specify that businesses will be fined if they don't proactively protect data in their care, custody, or control. The fines can be steep if a business allows a breach of data in its care, custody, and control to occur.

It's common to see these fines imposed on large businesses. However, more small to mid-size businesses can expect to receive fines associated with not notifying affected individuals of a breach in the timeframe supported by state laws.

BY JESSICA HOLTE,
COMMERCIAL LINES CONSULTANT

Biometric Data Compromise

Biometric devices are becoming more common. States are also beginning to make laws defining biometric information as identifiable or sensitive. As the prevalence of biometric data increases, both consumers and businesses need to be aware of the heightened risks associated with a data breach.

The cyber insurance industry continues to evolve by proactively responding to the many challenges businesses face associated with cyber events. Stay tuned to upcoming Cyber Coach columns for additional news and developments.





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

Currently 33 states have passed marijuana laws in some form—11 of them and the District of Columbia are the most expansive and allow both medical and recreational use. The remaining 22 states allow medical use only. There is no standard law; each state has developed their own guidelines for marijuana.

Here are some guidelines to share with your construction accounts to help navigate these laws and maintain safe job sites.

- Develop a formal drug and alcohol use policy. A great resource to assist in development of your policy is the Substance Abuse and Mental Health Services Administration website, samhsa.gov/workplace/toolkit.
- Have zero tolerance for marijuana use on the job. A company wouldn't allow an employee to show up drunk; marijuana use is no different.
- Foremen are key to enforcing the drug and alcohol use policy. Managers should be trained to spot signs of present impairment.
- Educate employees on the company's drug and alcohol use policy and what will happen if they are found to be presently impaired.
- Have the company attorney, or an employment attorney, review company policies and assist in developing a compliant program for all states in which the company operates.

BY AJ GAJDOSIK,
SENIOR LOSS CONTROL REPRESENTATIVE



Manufacturing

Manufacturing can vary from simple single-stage processes to complex, multi-step manufacturing. Each manufacturer is different and requires unique and personalized insurance coverage. It is important to know your client's business, including its customers, vendors, and manufacturing processes, to provide the best coverage to suit all their needs.

Acuity offers a variety of manufacturing coverages that are beneficial to your clients in their risk management strategy. By discussing and selecting coverages with your insureds, you will be able to protect your clients in their most difficult times and help them sleep at night. If a loss occurs, your insured will be guided through the claims process by a single-point-of-contact adjuster who will be able to learn your insured's business and work with your client.

Not sure if your client is a fit for Acuity? Ask your underwriter about writing your manufacturing insureds with Acuity.

BY RYAN BIRENBAUM,
FIELD CLAIMS REPRESENTATIVE



Personal Lines

Acuity has adopted the 2018 edition of ISO Personal Auto forms, including utilizing ISO's form numbers, and updated our personal auto endorsements. This change was prompted by your requests and will make it easier to compare policies and sell Acuity coverages!

As part of this initiative:

- We created a new Acuity Personal Auto Advantages Endorsement that is added to every auto policy at no charge and contains coverages that are broader than ISO. Some examples include providing additional medical payments coverage if wearing a seat belt, waiving deductibles when two Acuity insureds are involved in an accident, and extending rental vehicle coverage up to 45 days.
- Key and lock replacement and pet injury coverage were added to the other valuable coverages in the Acuity Personal Auto Enhancements Endorsement. Be sure to quote this affordable endorsement on every auto policy!
- Additional system updates have occurred to allow for new optional coverages, such as excess electronic equipment, joint ownership, additional resident of your household, and trusts.

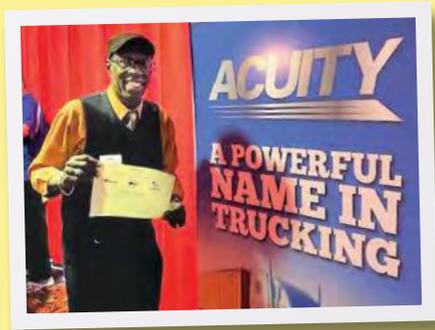
Acuity continues to make personal lines product enhancements in auto and other lines to help you compete in the marketplace. Think of Acuity for your personal auto business!

BY KELLY GODEJOHN,
PERSONAL LINES UNDERWRITER



Trucking

Each year, Acuity is the major sponsor of the Wisconsin Motor Carriers Association's (WMCA) President's Safe Driver Club Awards. Drivers and their families gather at different locations across the state to be honored for their dedication to keeping roads safe in Wisconsin. This year, Acuity strengthened our commitment by hosting one of the three safe driver lunches at our corporate headquarters.



Cedric Coleman, a driver from Birchwood Transport, receiving his 2018 first-year award. Cedric qualified for his second-year award in 2019.

Established in 1996, members must be nominated by a company official. Over 1,400 drivers were nominated by their carriers this year. Drivers must be clear of accidents and traffic citations, whether on or off duty, for the previous 12 months. Drivers nominated for the first time must be clear for the previous 36 months. In addition, drivers must have logged a minimum of 10,000 miles on Wisconsin roads.

For a list of the 2019 members, you can visit the WMCA website, <http://witruck.org/safety/psdc/>. Sponsoring the Wisconsin Safe Driver Club Awards is another way Acuity understands and supports trucking customers.

BY STEVE MALIBORSKI,
SENIOR PRODUCT ANALYST



Retail

In retail, the term “loss control” commonly refers to reducing inventory shrinkage (theft). As agents know, in the insurance industry the term has a much broader meaning. Although many of your retail customers are likely familiar with the insurance definition, some clients may not be and could have questions about Acuity's loss control service and how they can benefit from it.

As an agent, you set the tone for how retailers view insurance loss control. Think for a minute about how you explain it to your customers. Using terms like “inspector,” “insurance formality,” or “part of the drill” set the wrong frame of mind. Instead, stress the benefits and be positive when introducing loss control to your customers. A good question to ask your clients is, “Who would you rather meet first from Acuity—claims or loss control?”

Retailers understand that claims are costly and take time away from profitable activity. Loss control partnerships protect the bottom line and save money. Acuity loss control representatives work with your retail customers to communicate best practices and share industry trends and knowledge. They visit accounts to get to know them and their unique business and inform them of our safety and risk management sources that fit their needs. They also help identify potential loss-causing exposures before they negatively impact profits, employee retention, and even business sustainability. Our loss control is the best in the industry—make it an essential part of your winning strategy with retailers.

BY TROY EISENRICH,
SENIOR LOSS CONTROL REPRESENTATIVE



Services

Landlords can find themselves facing issues in their rental properties that give rise to public safety concerns such as crime and social disorder. Not only is this a concern for tenants, but it can result in declining property values in the neighborhood.

Stemming these problems is an ongoing challenge, but there are things landlords can do. Research has shown that one of the best ways to prevent crime is to get to know the neighbors, and it is just as important for landlords to know the neighbors as it is to know their tenants. When neighbors know each other, they look out for one another.

Additionally, law enforcement in many communities provides information on what signs and/or suspicious activity to watch for with respect to drug and other types of criminal activity. Share this information with your clients to help protect not only their property, but their community overall. A combined community-police effort restores the safety of our neighborhoods.

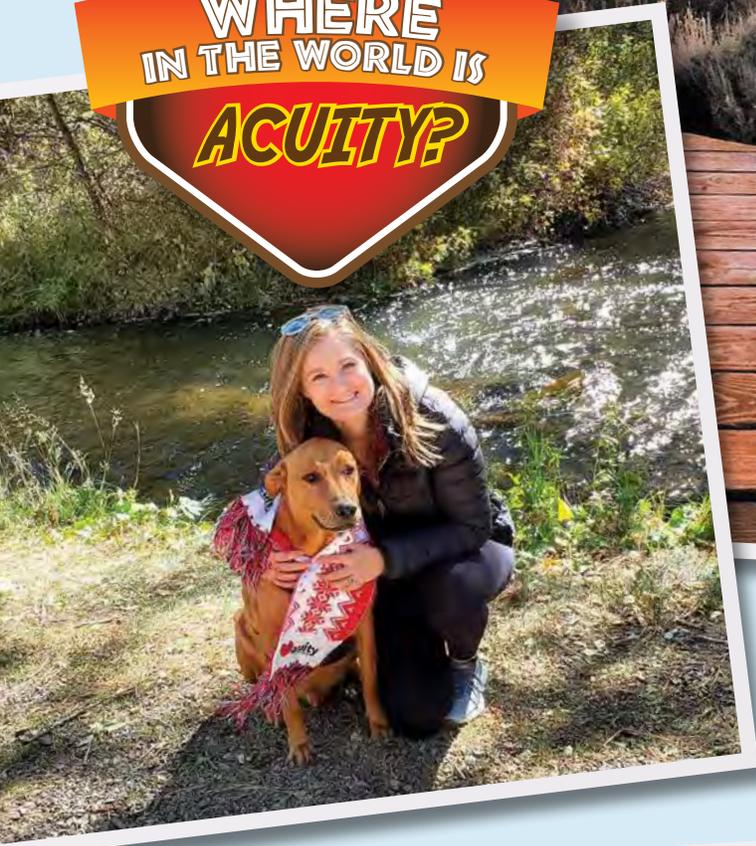
Acuity's extensive resources and consultation from our loss control representatives are available to help identify areas of risk and assist in formulating risk mitigation efforts.

BY DEBBIE BEYER,
SENIOR COMMERCIAL LINES CONSULTANT





**WHERE
IN THE WORLD IS
ACUITY?**



Fuqua Insurance Group's **Serah Talbott** and her trusted companion, Witten, hiked in the Carson National Forest. Witten looks sharp in an Acuity scarf with a New Mexico sunset behind him!

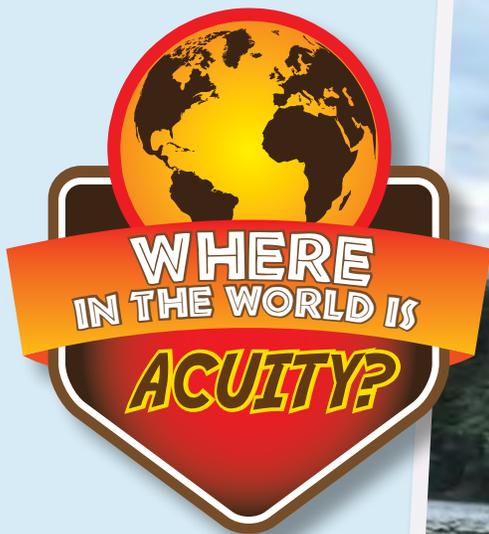


Senior Programmer Analyst **Stephanie King** and her daughter, **Jayden**, were prepared for wet weather on a recent trip to Niagara Falls.

Inside Claims Representative **McKena Ramos** wears his Acuity cap while sailing on Loch Insh, located in the Highlands region of Scotland.



Sporting his Acuity socks, **Ryan Fuhrman** of Furhman Insurance Agency Unlimited, Inc., takes a break from a recent elk hunt in the Montana mountains.



 **Mary Jo Kaatz** of Schwarz Insurance kayaks at Mirror Lake State Park in Wisconsin Dells while wearing her Acuity socks and gloves.

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!

Industry Insider

Are you marketing to Millennials?

For the first time, Millennials surpassed other demographics, representing 36% of homebuyers in 2019, according to the National Association of Realtors.

Millennials' entrance into the market is expected to boost first-time home sales faster than any three-year period since the Great Recession, according to a recent TransUnion study.



Q. What's new with Acuity's Personal Auto Enhancements Endorsement?

A. We recently added \$500 coverage for replacement of a lost or stolen car key or key fob and \$500 coverage for veterinary services if a dog or cat is injured in the car because of a covered collision.

Q. Didn't Acuity also add coverage for policyholders who rent a car while on vacation?

Yes, we did. The endorsement pays their rental car contractual obligation for loss of use and diminished value arising out of a covered loss.

Q&A ACUITY

Q. What is the cost of these coverages?

A. Acuity Personal Auto Enhancements Endorsement provides these coverages and many more for just \$15 per car per year.

FOCUS ON INSTRUCTION

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

Degrees and Designations

Zach Berg, Business Analyst – MBA - Data Analytics

Nicole Nowak, Senior Business Analyst –
MBA - Project Management

Jeff Thompson, Digital Media Specialist –
MBA - Integrated Marketing Communications

Renea Mertens, Claims Consultant – AIS Designation

Insurance Coursework

Karyssa Behnke, Commercial Underwriter – AU 61

Tony Berg, Senior Commercial Underwriter
– CPCU 551

Ryan Blomlie, Commercial Underwriter – AU 61

Kyle Bornbach, Commercial Processor – AINS 21

Bonnie Cancino, Commercial Processor – AINS 21

Nicholas Cox, Programmer – AINS 24

Jacob Deming, Commercial Underwriter – CPCU 551

Bri Glaser, Business Analyst – AINS 23

Joe Hansen, Commercial Underwriter – AU 67

Kelly Kalk, Commercial Processor – AINS 21

Amy Kostac, Commercial Underwriter – AU 60

Trevor Kretschmann, Programmer – AINS 24

Jess Meluch, Commercial Underwriter – CPCU 520

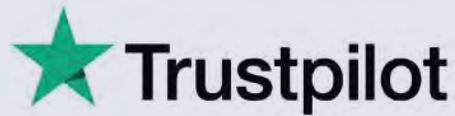
Charles Reimer, Senior Commercial Underwriter
– CPCU 500

Brittany Simmelink, Commercial Processor – AINS 21

Stephanie Stirling, Personal Lines Processor
– AINS 22

Sara Vesel, Commercial Underwriter – AU 61

Whitney Zutz, Commercial Processor – AINS 21



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.

Joel



Acuity is the best. My experience is based on personal insurance for home and auto as well as for my business. You really find out what kind of insurance you have when it's time to file a claim and Acuity has been wonderful.

Current Openings

glassdoor

2020 BEST PLACES TO WORK

EMPLOYEES' CHOICE

Headquarters

- Building and Grounds Intern
- Business Analyst Intern
- Claims Intern
- Communications Assistant
- Fleet/Maintenance Specialist
- Inside Claims Representative
- Licensed Agent - Multiline
- Regulatory Affairs Analyst (Workers' Compensation)
- Services Intern
- Technical Support Analyst Intern

Field

- Commercial Field Underwriter Virginia
- Field Claims Representative Virginia West Texas
- Field Premium Auditor Missouri
- Loss Control Representative Virginia
- Territory Director Oregon

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.

JOIN US IN PERSON OR ONLINE

March 4 @ 10 a.m. Central



How to join us:

- If attending in person, please visit acuity.com/townhall and click RSVP now. Agents may arrive starting at 9 a.m. for registration and will enjoy a free lunch after the event!
- If viewing online, there is no need to RSVP, but you will need your normal Acuity username and password. On the day of the event, simply log on to acuity.com and click the banner at the top of the Agent Center or visit acuity.com/townhall.
- If you need to reset your password, contact the Acuity help desk at 800.242.7666 x4357. If you need a new login, please contact the Acuity sales department at 800.242.7666 x5577.

© Acuity licensed agents will receive a \$40 Acuity Merchandise Store gift card!

© 12 chances to win \$1,000!



MOVING UP!

CONGRATULATIONS TO SEVERAL NEW MANAGERS AND DIRECTORS AT ACUITY!

Neil Argall is promoted to General Manager - Staff Commercial Lines. Neil joined Acuity in 1994 as a Commercial Lines Underwriter and was promoted to Commercial Field Underwriter in 1998. In 2002, he was promoted to Senior Commercial Field Underwriter and, later that year, to Area Underwriting Manager. In 2006, he was promoted to General Manager - Commercial Lines. A graduate of UW-Platteville with a double major in business administration and mathematics, Neil also holds his CPCU, CIC, and ARM designations.



Nick Cyganek is promoted to Manager - Business Systems. Nick joined Acuity in June 2013 as a Senior Business Analyst. He graduated in 2018 from the University of Wisconsin-Whitewater with a master of business administration degree with an emphasis in project management.

Jason Fischer is promoted to Manager - Technical Support. Jason joined Acuity in February 2007 as a Systems Engineer and was promoted in 2013 to Senior Systems Engineer. He has an associate's degree in computer science-networking from Lakeshore Technical College and a bachelor's degree in English from the University of Illinois-Springfield.



Brian Grill is promoted to Director - House Counsel. Brian started his career at Acuity in June 2014 as House Counsel. He graduated in 2001 from the University of Chicago with a bachelor of arts degree in economics and in 2007 from the University of Wisconsin Law School.

Dave Hynek is promoted to Marketing General Manager - Commercial Products, bringing over 30 years of industry experience. Dave joined Acuity in 1988 as a Premium Auditor. In 1995, he became a Commercial Underwriter, holding a variety of leadership positions of increasing responsibility prior to his promotion to General Manager - Staff Commercial Lines in 2002. Dave earned his MBA with a marketing concentration from Concordia University Wisconsin in 2015.





Sarah Kroeplin is promoted to Director - Information Security Compliance. Sarah began her career at Acuity in August 2010 as an Internal Auditor. She graduated in 2004 from the University of Wisconsin-Madison with a bachelor of business administration degree and in 2005 with a master of accountancy degree.



Chris Lensmeyer is promoted to Director - Business Systems. Chris joined Acuity in March 1993 as a Business Analyst and was promoted in 1996 to Senior Business Analyst. She graduated in December 1992 from the University of Wisconsin-Green Bay with a degree in psychology.



Angie Prinsen is promoted to Manager - Central Claims. Angie started her career at Acuity in July 2004 as a Commercial Processor. She was promoted in January 2009 to Inside Claims Representative, in January 2013 to Senior Inside Claims Representative, and in April 2016 to Claims Consultant. She graduated in 2007 from Lakeland University with a bachelor's degree in business management and in 2017 with a master of business degree in administration. She also obtained several insurance designations: AINS (Associate in General Insurance), AIC (Associate in Claims), AIS (Associate in Insurance Services), AIC-M (Associate in Claims-Management), and CPCU (Chartered Property Casualty Underwriter).



Brian Sara is promoted to Director - Benefits. Brian started at Acuity in October 2018 as a Senior Benefits Specialist. He graduated in 2010 from Marquette University with a bachelor in business administration degree and in 2014 from the University of Denver with a master's degree in economics and finance.



Stephanie Walchesky is promoted to Manager - Business Systems. Stephanie began at Acuity in January 2001 as an Inside Claims Representative. She was promoted in April 2012 to Claims Consultant and in January 2019 to Senior Claims Consultant. She graduated in 1996 from Lakeshore Technical College with a paralegal associate's degree in applied arts and from Lakeland University with a bachelor of arts degree in specialized business administration.

ASK THE CONSULTANT

ASK AARON

Can retail small businesses take advantage of the new Internet of Things trend?

Staying competitive as a small business owner means offering your customers the best possible personalized experience. To make that happen, small businesses need to be running at top efficiency and the Internet of Things (IoT) can help.

IoT devices communicate and interact over the Internet and can be remotely monitored and controlled. Here are a few low-cost IoT ideas that can reduce costs and improve your productivity:

- **Smart locks** are not only convenient but are also more secure than using traditional locks. Having digital keys instead of physical keys means you can't misplace them or have them stolen and, if they are somehow compromised, you can simply erase them and issue new ones at no cost. Using these types of locks also provides additional features like the ability to issue temporary access to certain areas or the creation and monitoring of a digital entry log.
- **Smart lights** can be turned on and off based on motion detection or a well-defined schedule, allowing you to save on

energy costs and reduce wear and tear on your equipment. Having lights automatically turn on when employees enter an area also creates a safer environment.

- **HVAC system sensors** allow you to set specific temperatures for each room in your business and can also adjust that temperature based on if someone is in the room or not. These sensors can also monitor your business during cold winter months and provide alerts if temperatures reach a level that could cause pipes to freeze or damage temperature-sensitive inventory.
- **Supply chain data sensors** monitor your products throughout their journey and log several key data points along the way. This valuable information can help you understand everything from what temperature your product experiences at any point during shipping to how long it takes to move from one place to another.
- **Smart plugs** allow you to remotely control the power to and from any item that is plugged into it. It also allows you to set a predetermined schedule and update it remotely. These work great to control power to electronic devices that do not offer a smart version or where built-in smart options are too expensive.
- **Equipment management sensors** remotely monitor the electrical efficiency of any key piece of equipment. Not only do they allow you to ensure you are running at peak efficiency, but they can also provide warning signs of potential mechanical issues that may ultimately cause the equipment to malfunction. Eliminating unexpected down time can be a significant value to many businesses and can reduce the potential loss of revenue.
- **Refrigeration monitoring** is important to any business that relies on refrigeration to maintain inventory. Providing an early warning when a unit reaches a critical temperature that could spoil the contents can save precious time in reacting to the event and ultimately eliminate any potential losses.

Unfortunately, every small business that looks to incorporate IoT into their business must also deal with the concern of security. Since these items are connected to the Internet, cybercriminals could attempt to gain access to devices. Choose devices from reputable manufacturers and be sure to apply any firmware or software updates that are available.



*Aaron Stamm is Acuity's Retail Consultant.
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Find the Flagpole

Our 2019 issue 12 flagpole was hidden on page 7. The three winners of \$100 chosen from among those who found it are:

| | | |
|--------------------------|------------------------------------|--------------|
| Lisa Adler | HUB International Midwest, Limited | Waukegan, WI |
| Charlotte Coffman | Whitaker-LaChance | Portage, MI |
| Jayne Preuss | Robertson Ryan & Associates | Mequon, WI |

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 March 15, 2020. This contest is open to agency staff only.



IMPOSSIBLE INSURABLES

IMPOSSIBLE

OUT ON A LIMB

Spring is just around the corner. As you look to the opportunity to tend to some yard cleaning and tree-trimming, don't be like this guy!

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.



THROUGH TEAMWORK AND PROBLEM-SOLVING, **STACIE DRAEHN'S SERVICE EXCELS**

Since joining Wellmann Insurance as a Filing Clerk in 1990, **Stacie Draehn** has held a number of different roles. Today, she is the Texas-based agency's Office Manager and Commercial Account Manager and holds the Accredited Customer Service Representative (ACSR) designation.

"Stacie takes a lot of pride in what she does. She always focuses on what's best for the customer and the agency. I trust her and my clients trust her. She simply does a fantastic job," says **David**

Wellmann, agency President.

"Honesty, attention to detail, and fast response are what customers appreciate in service," Stacie says, adding that she enjoys the daily variety that working in commercial lines brings.

"Commercial accounts don't fit in the same 'box.' Being able to problem solve and reassure customers that their needs are taken care of are things I enjoy about my job," she says. "Also, the industry is constantly changing, which keeps things interesting."

Stacie is one of three Commercial Account Managers at Wellmann Insurance. She says that everyone pulls together to be sure customers are taken care of.

"Each of us has different strengths, and we work together very well," she says. "We've developed friendships beyond the office, and I'm proud to be a part of this team."

Congratulations to Stacie Draehn, an Outstanding Service Professional!



OUTSTANDING

WORD OF MOUTH

Could you imagine a world without insurance? Explore this and other interesting questions at facebook.com/acuityagents.

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