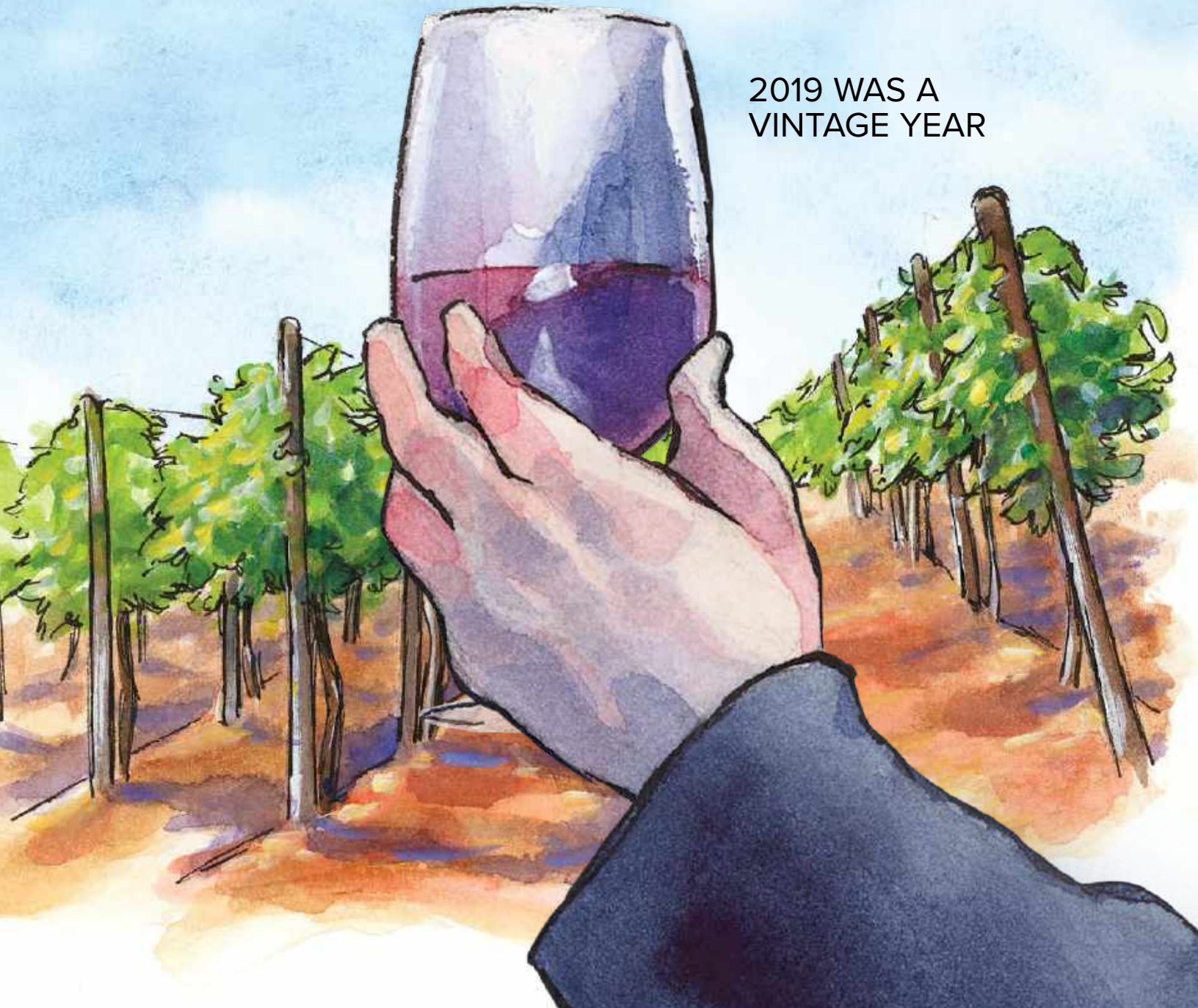


RAISE YOUR GLASS

2019 WAS A
VINTAGE YEAR



A TOAST TO OUR MUTUAL SUCCESS IN 2019

For the past 20 years, Acuity's remarkable blend of world-class agents and employees has generated industry-leading performance, and 2019 was no exception.

The year's numbers are now tallied, and Acuity earned a 95.2 combined ratio in 2019, nearly four points better than our competitors in the property/casualty industry. This marks the ninth consecutive year we have earned an underwriting profit—particularly remarkable given our strong premium growth.

Acuity showed strength and growth in many other areas in 2019 as well. We continued to add to policyholders' surplus—essential for fulfilling our promise of financial protection to customers—ending the year at a record \$2.466 billion (GAAP). Assets surpassed \$5 billion for the first time in Acuity's history and finished 2019 at \$5.126 billion (GAAP). Additionally, Acuity generated a net income of nearly \$185 million (GAAP).

"Acuity's consistent performance proves that our focus on pricing products fairly and accurately, maintaining underwriting discipline, and operating at a high level of efficiency pays dividends year after year," says **Ben Salzmnn**, President and CEO.

Strong and Growing

In 2019, Acuity also combined outstanding financial performance with strong revenue growth. Fueled in part by a record-setting \$277.5 million in new business in 2019, we reached an all-time high in written premium in 2019 of \$1.66 billion, an increase of more than \$115 million over 2018.

"When we say, 'Acuity is your market,' we mean it, and our results show it," Salzmnn says. "Our new business growth alone in 2019 is larger than the total revenue of over 99.9 percent of companies in the U.S."

In personal lines, Acuity reached nearly \$410 million in written premium and achieved an incredible 23rd consecutive year of growth, and retention remained at an all-time high. In commercial lines, we set a record for written premium at \$1.25 billion and for quote requests at over 87,000.

Firm Foundation

Acuity is positioned for continued growth and success in 2020 and beyond. Our policyholder's surplus (Statutory) grew over 19 percent in 2019, and our ratio of net written premium to surplus—a key measure of an insurer's ability to support growth—is at a historic best of 0:71:1.

"We have the capacity to grow and the people to make it happen—our employees and agents," says **Wally Waldhart**, Vice President – Sales and Communications. "We are tremendously excited about our future."



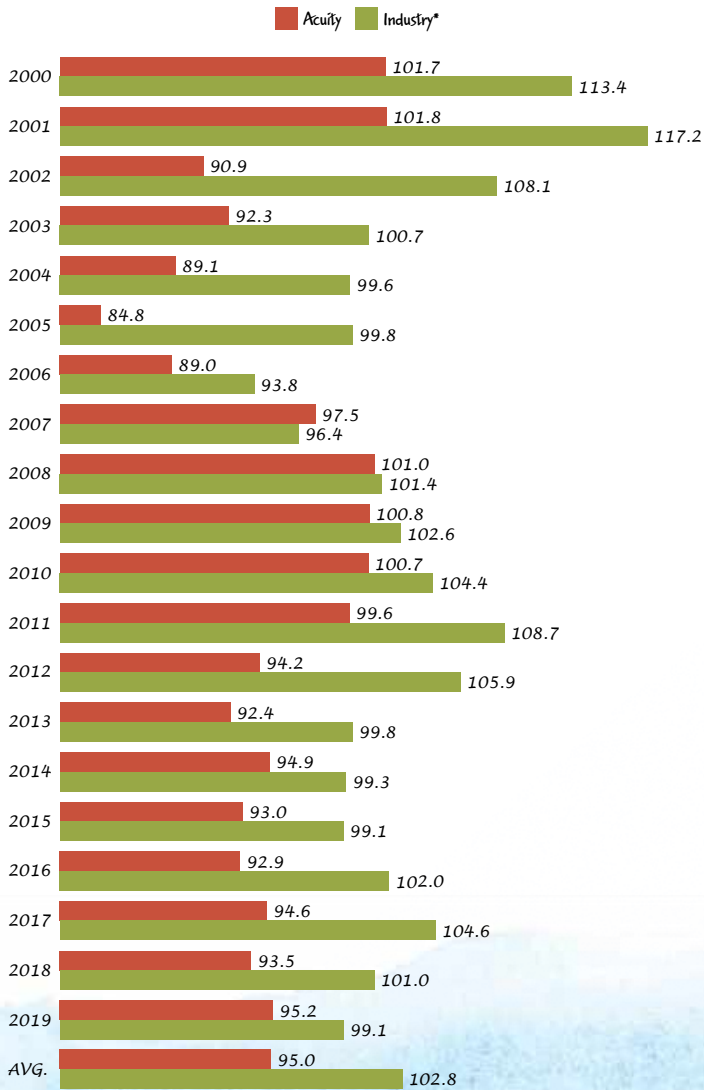
OUR ANNUAL REPORT

What better way to celebrate a vintage year than with wine?

Acuity partnered with award-winning Windsor Vineyards to create two special wines for our 2019 Annual Report. Headquartered in Windsor, California, this winery has been among the top three most award-winning wineries in the U.S. for over 60 years.

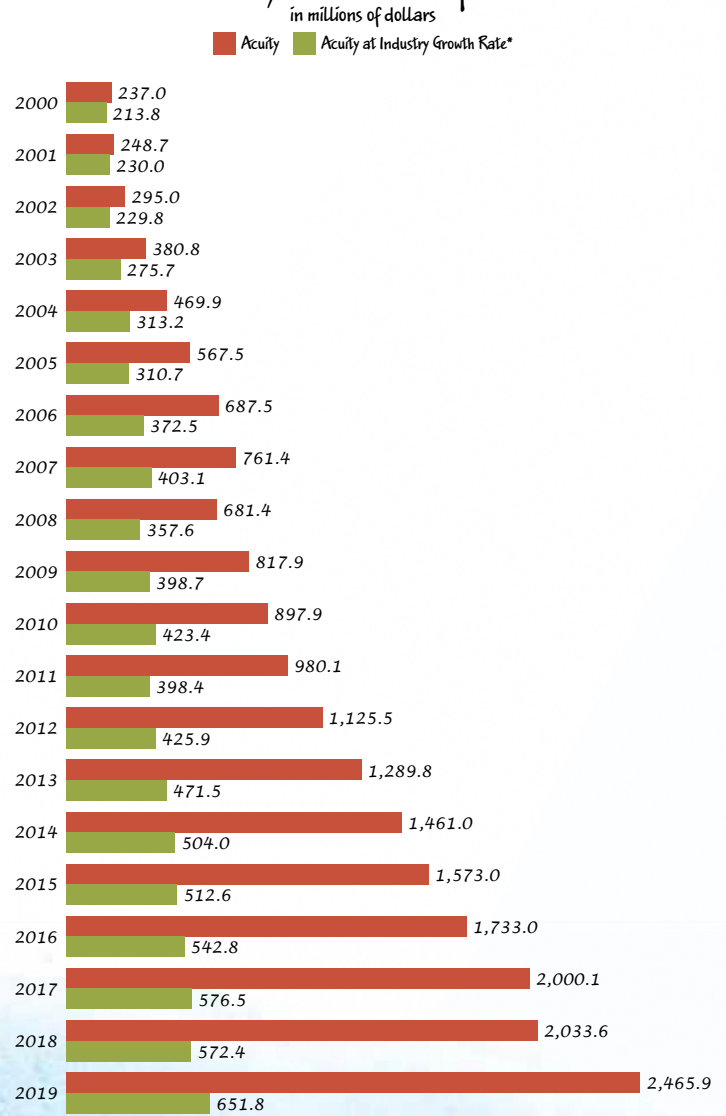
The Acuity Red is a 100% Cabernet Sauvignon, vintage 2017. The Acuity White is a Mélange Blanc composed of 50% Chenin Blanc, 35% Muscat, and 15% Chardonnay, vintage 2018. Both wines are of California appellation. In total, 50,400 bottles (or 9,084 gallons) were produced between the two varietals to create these custom wines!

Combined Ratio



*Based on industry averages from Conning Research & Consulting, weighted by Acuity's mix of business (Statutory)

Policyholders' Surplus



*Based on industry averages from Conning Research & Consulting, weighted by Acuity's mix of business (GAAP)

Acuity has earned a combined ratio more than seven points better than the industry over the past 20 years and surpassed the industry nearly every single year.

If Acuity had only grown at the industry rate for the past 20 years, we would be a fraction of the company we are today.

ACUITY NAMED A TOP COMPANY FOR **CLAIMS SERVICE**

The CRASH Network surveyed over 1,000 collision repair shops for its 2020 Insurer Report Card, asking them to grade insurance companies' claim service. Repair shops awarded each company a grade from A+ to F.

In Wisconsin, Acuity is the highest ranked insurer. Nationwide, Acuity is among the top four highest ranked carriers.

"We are honored to be recognized for providing quality service in claims," says **Ben Salzmann**, President and CEO. "Nothing is more important than the service we provide our customers and agents."

In the survey, CRASH asked repair shops the question, "How well does this company's claims handling policies, attitude, and payment practices ensure quality repairs and customer service for motorists?" Large, national carriers fared poorly in the survey, with only two well-known and widely advertised brands ranking among the top 50. The highest grade earned by any national carrier was a C+.

"Being rated a top company in the CRASH Network survey is particularly rewarding because the rating comes from people who know firsthand how different insurers handle claims," says **Jamie Loiacono**, Vice President – Claims. "Collision repair professionals at body shops know how Acuity takes care of our customers."

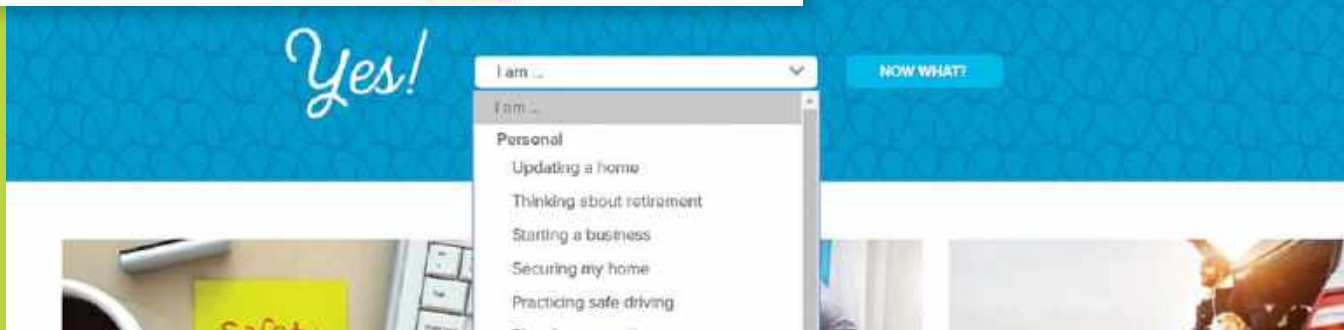
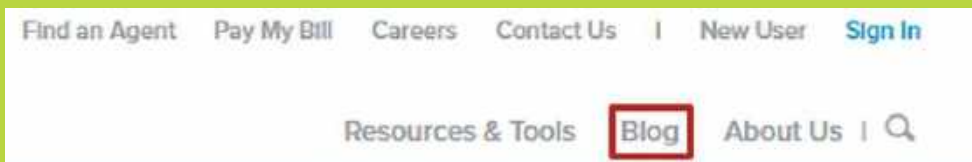
The logo for CRASH network, with "CRASH" in large, bold, orange letters and "network" in smaller, black, lowercase letters below it.The logo for the INSURER Report Card, with "INSURER" in small, dark letters above "Report Card" in large, bold, dark letters. The "A" in "Card" is red and stylized.

NEW LOOK, SAME FOCUS

We are excited to announce the launch of Acuity's revamped blog, The Focus! The look and layout of The Focus is designed to make it easier to find blog content on a wide variety of industry and personal topics. A key new feature is the "I am" dropdown menu, which

provides an interactive way for visitors to customize their experience by focusing on content that is most relevant to their needs.

Look for future enhancements to The Focus, including videos, third-party articles from industry experts, and more!



TRUENORTH STAYS TRUE TO ITS MISSION

In the years since its founding in 2001, TrueNorth has become one of the fastest growing agencies around and one of the top 50 independent agencies in the nation. Although acquisitions have played a role, the driving force behind the agency's continued expansion is organic growth stemming from an entrepreneurial approach to business.

"Our model of 'structured entrepreneurialism' attracts talent that understands opportunity and works to create a bigger future for themselves," says **Max Smith**, Executive Vice President of Risk Management. "We have worked to create an environment where a group of professionals and entrepreneurs who share their passions for community, family, and teamwork have come together to make a difference for each other and our clients."

In this model, 60 of the agency's 385 employees have an ownership stake in business. Also underlying the model is a compensation structure that rewards profitable production and drives results—each producer is expected to generate at least \$100,000 new revenue annually. "You don't get paid to sit at your desk and flip through web pages and make calls that don't work," Max says.

One TrueNorth

Formed in 2001 and headquartered in Cedar Rapids, Iowa, TrueNorth has 12 offices in Iowa, Illinois, Michigan, Colorado, Tennessee, and Texas and supports clients in all 50 states. In addition to Max, the agency's executive leadership team consists of **Trent Tillman**, Executive Vice President of Transportation, **Kyle Mertz**, Principal and Regional Growth Leader in the Employee Benefits Division, **Duane Smith**, Executive Chairman, and **Jason Smith**, CEO and President.

Over the past 19 years, the agency has also worked to create a culture focused on relationship building. "Our best relationship is where our client feels we are a true partner," Max says. "We work hard to hire people who are committed to taking the time to build those partnerships."

TrueNorth has also created practice specialties to target niches of business. "Our investment in specialties

is about going beyond being a brokerage. It's about creating, maintaining, and delivering expertise in service, and elevating the level of professionalism we bring to customers in those areas."

One of the specialties that aligns well with Acuity's appetite is construction. Specialists in TrueNorth's construction practice focus on total risk management, helping clients create safety programs, perform detailed analyses of construction contracts, and control loss.

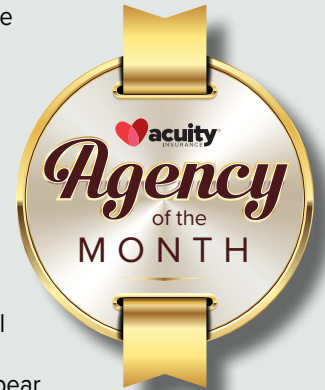
"With the resources we bring to bear, we help customers in construction and any industry strategize around safety," Max says. "Our focus is on truly driving a culture of safety, working on root cause analysis, and creating changes in behavior so that workers can go home in as good or better shape as they came to work in."

Growth Goals

TrueNorth is working toward its goal to be a \$200 million agency by 2025, driven by 15 percent year-over-year organic growth and strategic acquisitions in areas it currently does not serve. The agency is also making a strong investment in new producer talent.

"We have a lot of great producers and phenomenal colleagues. In order to hit the ambitious targets we've set, we need to attract and develop more people that have personal aspiration, that want to be contributors to clients, and that love teamwork," Max says, adding that TrueNorth will stay true to its mission of assisting customers with protecting and maximizing assets, resources, and opportunities.

"Continued innovation is essential to our mission," Max adds. "We never stop looking for ways to add value to the service we provide to our clients."



Left to right:
Max Smith,
Jason Smith,
and Trent
Tillman.



EJ GUTZMER

EJ GUTZMER FINDS STRESS RELIEF IN 36 STRINGS

Growing up in Rochester, Minnesota, **EJ Gutzmer** took piano lessons from a very young age. Later, she added the flute. But attending a harp concert finally introduced her to the instrument that would become her true musical passion.

"I had never heard a harp before and immediately fell in love with the sound," she says.

Her parents, **Eugene** and **Julie**, wanted to support her musical interests and came up with a plan.

"My dad did some research and found harps that could be built from kits, which were much less expensive than prebuilt instruments, so that's what he did," EJ says.

New Challenge

Even though EJ had musical experience, learning the harp was a challenge. "You can't look at music and your hands at the same time, so you need to learn the exact spacing of strings and memorize your music," she says. "Your technique in using both hands is extremely important to prevent any string buzzing."

EJ played the harp her father built throughout middle and high school. "Fortunately, my school had an orchestra," she says. "It is a unique instrument and not every school's music program supports it."

After graduating high school, EJ enrolled at UW-Eau Claire, and the demands of college left little time to play the harp. After graduating with a bachelor's degree in computer science and joining Acuity as a programmer, she reconnected with the instrument and began taking lessons through the Holy Family Conservatory in Manitowoc.

The harp EJ's father built is a 22-string harp. Considered a "lap harp," it's more limited in musical range than a full-size instrument.

"One of the other reasons I had stopped playing in college besides the lack of time is that it's hard to find challenging music for a lap harp, which is also not a part of a traditional orchestra," she says.

Following in her father's footsteps, she set out to build a 36-string, five-octave instrument and purchased a kit. Although the pieces were pre-cut, it still took a lot of time, craftsmanship, and musical acumen to build.

"It really helps to know how to play in order to understand how everything needs to go together," she says.

"This was my first big woodworking project and one of my challenges was making sure I was exact with all the measurements, so that everything fit together perfectly."

After several months and over 80 hours of sizing, sanding, and assembling, EJ was able to string her new instrument right before Christmas—just time to be part of an 11-harp ensemble in the conservatory's Christmas program. "It turned out wonderfully," she says.

Stress Relief

In addition to performing with the conservatory, EJ has been playing at her church regularly. She is planning on adding performances at nursing homes, weddings, and other venues and events that are enhanced by the gentle, cascading sound of a harp.

"It's very calming to play and definitely relieves stress," she says. "Also, I've always enjoyed playing for people, so it's great to have the opportunity to do so again."



EJ spent several months assembling her new harp.

NAVIGATING A RANSOMWARE ATTACK

In 2019, ransomware is estimated to have cost organizations between \$8 and \$11.5 billion globally.

Ransomware attacks happen when a cybercriminal gains access to a system and encrypts the data. The attacker then sends a message stating that in order to gain access to that data, a ransom payment must be made. In most cases, once payment is made, the criminal will send the “key” that will allow the data to be decrypted. Typically, the attacker requires payment quickly, usually within 24 hours, but some attackers will allow more time.

The first step that should be taken to help come to an agreement with the attacker is to involve a ransom negotiator—a third-party vendor who can work with the attacker to come to a mutual agreement about the encrypted data. Acuity’s Cyber Suite coverage includes access to a database of negotiators, via the eRiskhub. Ultimately, the decision whether or not to pay the ransom is up to the insured, but approval for Cyber Extortion Expense must be received from the insurance carrier if reimbursement of those expenses is desired. The insured hires the third-party negotiator to work on their behalf and the covered expenses are then reimbursed. If Bitcoin is the preferred method of payment from the attacker, the negotiator will obtain the Bitcoin necessary to pay an approved ransom.

Here are some claims examples from HSB:

- **A truck stop** – The insured’s computers crashed in conjunction with a ransomware attack. The ransomware was delivered by an email attachment that was opened. All files were encrypted, and \$15,000 ransom was demanded to release their data. The main server and three desktops were impacted. Two months of data was permanently lost. The ransom was negotiated down to \$4,200. The policy paid:
 - \$4,200 for cyber extortion plus negotiator expenses
 - \$3,000 for system restoration
- **A floral shop** – While trying to balance the books, a floral shop owner received a strange pop-up on his laptop. A ransomware virus locked the system until an extortion demand was paid. After consultation with the insurance carrier, the insured decided to pay the demand of \$600 to unlock the system. The policy paid:
 - \$600 for cyber extortion
 - \$2,400 for system restoration
- **A metal manufacturing facility** – The insured’s computer systems were infected with ransomware

that gained access to the system through a phishing email. The ransomware encrypted the data and demanded a ransom of 60 Bitcoin (roughly \$575K) for decryption. The insured did not pay the ransom. Four months of data had to be recreated by temporary employees. Ten virtual servers, five physical servers, and 50 workstations were affected. The policy paid \$47,139 for data restoration, system restoration, and business income.

Once the ransom is paid, the likelihood of receiving a key from the attacker to decrypt the data depends on a few factors:

- The attacker
- Size of ransom demanded
- The reputation the attacker has established

The more sophisticated attackers operate like a traditional business and will typically supply the key. The ransom amount can also be an indication of how sophisticated the attacker is: the higher the ransom, the greater chance the decryption key will be provided. The negotiator will conduct testing of the key and start the decryption process.

Make sure your insureds have coverage for a ransomware attack by adding Acuity’s Cyber Suite to their policies.



BY MIKE SCHUH,
MANAGER – COMMERCIAL UNDERWRITING



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

Construction employee safety is an ongoing concern for any construction business. As an agent, you play an important role in helping your construction accounts improve safety, and Acuity can assist you in that role.

All Acuity contracting customers, regardless of account premium size, have free access to J.J. Keller's library of online safety videos. J.J. Keller produces resources for many industries, including construction, to improve employee safety and organizational regulation compliance. Whether you are looking for a 20–60-minute safety video, supplemental safety quizzes and checklists, or other materials, J.J. Keller has the tools you need to help your insured improve safety through education. Examples of free videos include Construction Safety Basics: In Case of an Emergency, Personal Protective Equipment: Employee Essentials, and Fall Protection for Construction.

To access these resources, simply log in to acuity.com/safetymaterials and select "View Safety Videos" under the J.J. Keller logo, which will take you to the J.J. Keller website. Follow the instructions on the site to preview content and order free, streamed videos. You can request up to three videos per month with unlimited views and shares of each title's access code within your company for 30 days!

BY **BRITTNEY PASSINI**,
SENIOR PRODUCT ANALYST



Manufacturing

Have you ever stumbled across manufacturing terminology on one of your accounts that just didn't compute? Or have you had an interaction with a manufacturing client where you just couldn't follow the industry jargon used?

As insurance professionals, manufacturing verbiage isn't always in our vocabulary. We aren't in the factories, plants, and operations on a daily basis. On top of that, technology is always evolving. Keeping up with the latest and greatest innovations manufacturing has to offer can be daunting.

Don't stress—Acuity has got you covered! We developed a manufacturing glossary of industry terms that you can use to enhance your knowledge and speak to your manufacturing clients in their language. We also work to keep it up to date to reflect the ever-changing terminology of manufacturing. The best part? This resource is available for free on our website! Visit acuity.com/manufacturing, and you'll find a link to the glossary under "Acuity knows manufacturing."

BY **ANDREW SIEGEL**,
SENIOR REGULATORY ANALYST



Trucking

The FMCSA is in the final days of collecting comments regarding its Large Truck Crash Causal Factors Study (LTCCFS). The purpose of the study is to enhance the FMCSA's ability to:

1. Evaluate crashes involving large trucks and identify emerging trends.
2. Monitor crash trends and identify causes and contributing factors.
3. Develop effective safety improvement policies and programs.

The last crash study was done between 2001 and 2003. The primary finding of that study was that blame was incorrectly placed on the truck in a large majority of instances.

Recent statistics indicate a new study is needed. For the time period of 2016-2018, fatal crashes rose 5.7 percent, despite the electronic logging device mandate.

Of course, since the last study, the world has witnessed tremendous advances in technology. From cell phones and texting to camera systems and automatic emergency braking systems, both distractions and safety equipment are now factors affecting crashes involving truckers and drivers of passenger vehicles.

Acuity understands important trucking topics such as safety. Our Trucking Consultant, Cliff Johnson, wrote a blog last summer on advanced safety techniques. You can find this blog, along with many others, at acuity.com/trucking.

BY **LARRY SPAIN**,
SENIOR LOSS CONTROL REPRESENTATIVE



Personal Lines

Older homes that are damaged by a covered loss may need upgraded electrical, HVAC, plumbing, roofing, or other components based on local codes. Codes may also require that a damaged home must be completely renovated to align with current building codes. They may also require that a home damaged beyond a certain extent must be demolished and rebuilt.

Acuity's homeowners policy includes an additional coverage provision that allows up to 10 percent of Coverage A limits to be applied to increased costs due to enforcement of ordinances or laws. But what happens if costs exceed that amount? The answer is Coverage Enhancements Plus, which includes building ordinance or law coverage.

In the unfortunate event your customer's home is fully or partially destroyed by a covered loss event, building ordinance or law coverage within our Coverage Enhancements Plus will help cover the costs of updating their house to ensure it meets current building codes within their community. Recommend Coverage Enhancements Plus to your personal lines customers!

BY MONIKA BOSWEIN,
CLAIMS CONSULTANT



Retail

One coverage that is important for retailers is Employee Dishonesty. The coverage is defined as "direct loss of or damage to Business Personal Property, including money and securities, resulting from dishonest acts committed by any of your employees acting alone or in collusion with other persons."

When this coverage comes to mind, it conjures images of someone stealing from a cash register; however, employee dishonesty coverage is broader and includes other types of losses. Additional types of losses range in complexity and could include creating and paying fake or inflated invoices, using funds for personal gains, or even creating fictitious employees and adding them to the payroll.

Acuity's Bis-Pak enhancement includes \$10,000 of coverage, with higher limits available. It's also important for retailers to take steps to prevent employee dishonesty. This includes conducting background checks on job applicants, having annual audits by a CPA, requiring dual signatures on checks over a specific dollar amount (e.g., \$500 or \$1,000), reconciling bank statements each month by an employee who isn't making deposits, and having different people process incoming mail to check for late notices or other unexpected information.

BY TYLER JANISCH,
TERRITORY DIRECTOR



Services

Insurance may be an old business, but Acuity is always looking at it from a new perspective. One of the oldest coverages on the books is equipment breakdown coverage, commonly known as "boiler and machinery" insurance.

The new perspective on this coverage is that it can apply to so much more than just a malfunction of a boiler. Almost all buildings have electrical and mechanical systems. If these systems malfunction or short-circuit, equipment breakdown coverage may be needed to cover the loss. If data is lost, equipment breakdown coverage may be able to help in the restoration of some of that data.

Like any other property coverage, equipment breakdown is there to protect if there's an accident. A good way to think of an "accident" in terms of equipment breakdown is to remember that the accident starts within the equipment, not necessarily from an external source. Acuity offers this coverage as an endorsement to a policy with underlying commercial property, businessowners, or inland marine coverage. Even with the "old" coverages, there are always new things to learn. Acuity is here to help!

BY ALISON MANEGOLD,
SENIOR REGULATORY ANALYST



SNOW MUCH FUN!

Acuity's Snowball Smash Game invited agents and employees to submit photos and videos of their Acuity snowballs in action. We received an avalanche of amazing photos and videos. Here are the 50 winners!



Alicia Leach of Kinney Pike Insurance Professionals in Vermont having snow much fun with her sons, Finnegan and Elliott.



Bear, the Chief Happiness Officer at Associated Insurance Services, loves the snowballs from Acuity and hoarded quite a pile.



Gans & Smith Insurance Agency is ho-ho-hoping you have a smashing 2020!



Brody Plagge, son of Becky Plagge of First Gabrielson Insurance, having some winter fun while visiting the office.



The Rathbun Agency is wondering if they qualify for Acuity's safe workplace credits. Pictured are Ben Rathbun and Cheryl Grimes



What's a snow day? Janice Aaron, Lisa Lake, Jane Hanson, Morgan Wiedenhoef, Bobbie Genail, Courtney Coffman, and Susan Putman of the Reilly Company, LLC.

Nikola is a cutie! Thanks to Shawn Erickson from Ansay & Associates for the photo.





Mckaye Turville and CJ Bode of Integrated Insurance Solutions say that a snowball a day keeps the doctor away!



"Hey, Papa! You better run before I get you with this snowball!" Thanks to Craig VandenLangenberg of the Bay Insurance Agency for this picture.



My name is Bubbles and guess how much fun I had with these snowballs? Snow much fun! Bubbles is the companion of Dane Murray of Apex Insurance Group.



Robert English of AssuredPartners gave his snowballs to his son, Bob, who loved them as Louisville has been lacking snow this winter.



Ethan is protecting his Christmas candy! He is the son of Erika Savona, Commercial Field Underwriter at Acuity.



Acuity has Nora, daughter of Derek Ball from the Ball Agency, and her puppy, Luna, covered for some winter fun!



Snow much Heath! Heath Reinl, Business Analyst at Acuity.



CFG Insurance says, "It's snow much fun writing business with Acuity!" Pictured are Laura Isaac, Sawyer Weaver, and Sloane Weaver.



Winston and Burton Thomas having snow much fun at Grandma's house in Akron, Ohio. Grandma Laura Thomas is from the Brimfield Insurance Group.



Matt Andrashcko of Potter Agency Insurance Services had fun snowballing with grandkids Rowan, Esme, and Jackson.

There's snow place like Zinn! Lauren Nutter and Shelby Kauffman of Zinn insurance.



Abby says, "Even snow angels need insurance—yet another reason to sell Acuity!" Abby is the daughter of Misty Harter of PJC Insurance Agency, LLC.



A highlight from Insurance Brokers of Minnesota's snowball fight.



Can't wait until I'm big enough to throw these at grandma! Pictured is the granddaughter of Dani Sprague of HUB International-Sturgis.



Kaelynn and Emma, daughters of Tamera Fitzsimmons of Burns & Burns Associates Inc., had snow much fun with the Acuity snowballs!



Insurance (and Santa) make me smile! Pictured is Kase Lee, grandson of Teresa Melikian of Watson Insurance Group.



"Kiss your high insurance rates goodbye," says Tricia Jarmuzek of the Choice Insurance Agency.



Sean and Sawyer, children of producer Scott Studrud of Manger Insurance Inc., and Scott's nieces, Leila and Eleanor, had a great time throwing Acuity snowballs and building an Acuity snowman during the holidays in Williston, North Dakota.

Thanks, Andrew Murphy, Field Claims Representative at Acuity, for this snow motion video.

Check out a compilation of the winning videos at acuity.com/snow.



Allison Wade says Troxell B-N in Bloomington, Illinois, is snow excited.



Alisha Ulibarri says, "Let the snowball games begin!" Thanks for sending in this video from Insurance Services of New Mexico.

Elliot Bassett says they were pelted with Acuity snowballs in this video during a weekly briefing at Ellerbrock-Norris Agency in Omaha, Nebraska.

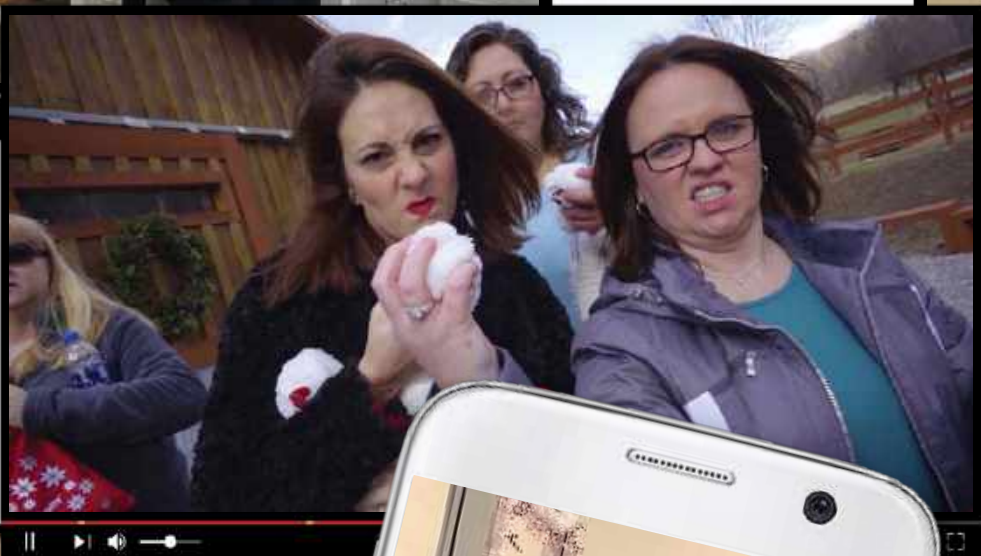




Bess Sells sent in this video from Midtowne Insurance in Caldwell, Idaho. Thanks, Bess!



Caitlyn Thompson says this video shows all is fair in sales and service.



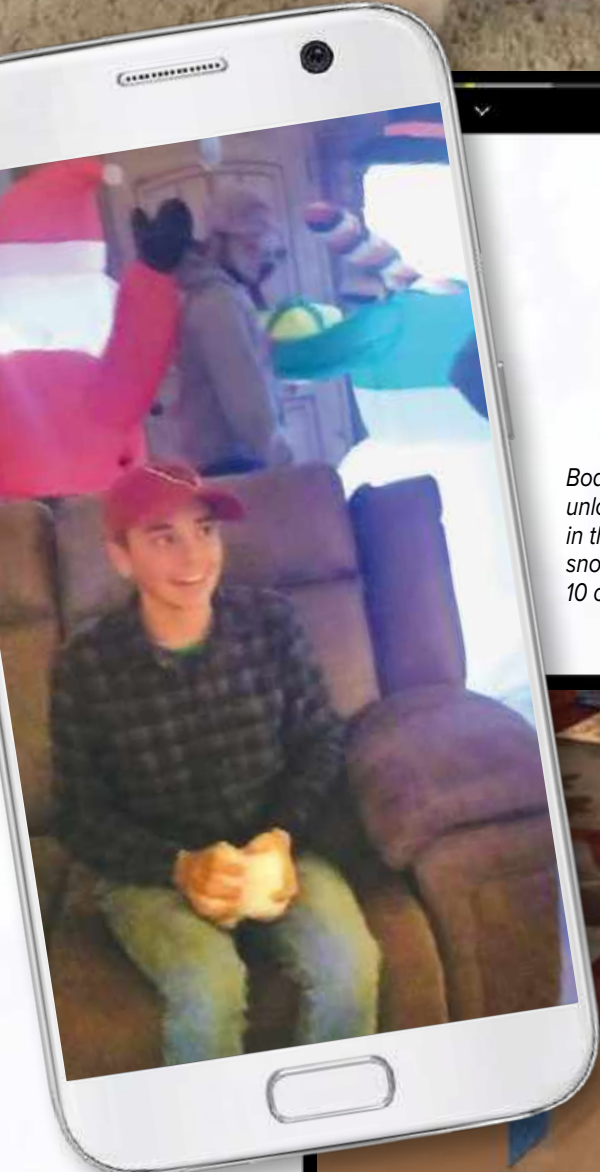
Thanks, Chad Thompson, for sending in this video from Thompson Durkee Insurance Agency in Wausau, Wisconsin.



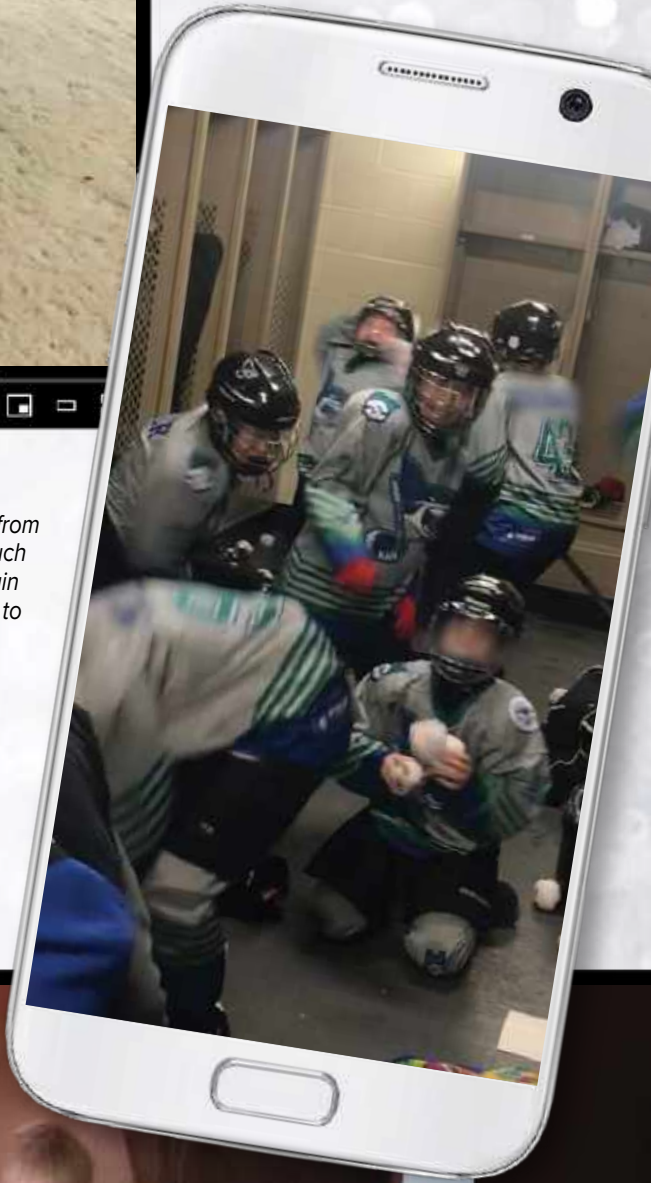
Elizabeth Prindiville sent in this video of a very elf-ish activity.



Cooper the schnauzer and Riley the cavachon love a good Acuity snowball fight with their mom, Trisha DeLong from Tri-Wood Insurance Agency in Dublin, Ohio.



The Meramec Shark hockey team from St. Louis, Missouri, having snow much fun after a tournament at the Goggin Ice Center in Oxford, Ohio. Thanks to Gwynne Elrod for the video!



Bode Hester prepares to unload all his snowballs in this video in one epic snowball fight that included 10 other family members.



If only a picture could capture the adorable giggles of Riley in this video from Tracy Morin at United Insurance Fort Kent.



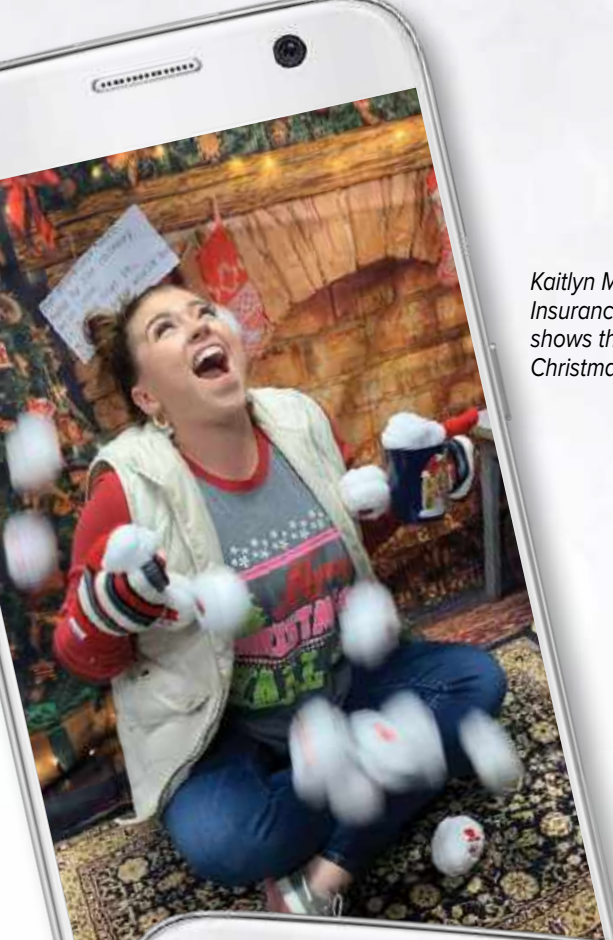
The staff at Smart Insurance Agency in Marionville, Missouri, decided to bring the fun inside with a little indoor snowball fight! Who says insurance agents can't have fun?



Jordan Decker from People's Insurance in Leitchfield, Kentucky, says Bella and Kolby are enjoying the Acuity snowballs in this video.



Jen Ash submitted this video from Partlow Insurance Agency in Fredericksburg, Virginia.



Kaitlyn Minze from CBS Insurance says this video shows the face of pure Christmas joy!



Jurnee Ritz is sporting her new Acuity gloves and having a ball with Acuity's snowballs! Thanks to Paige Ritz for the video.



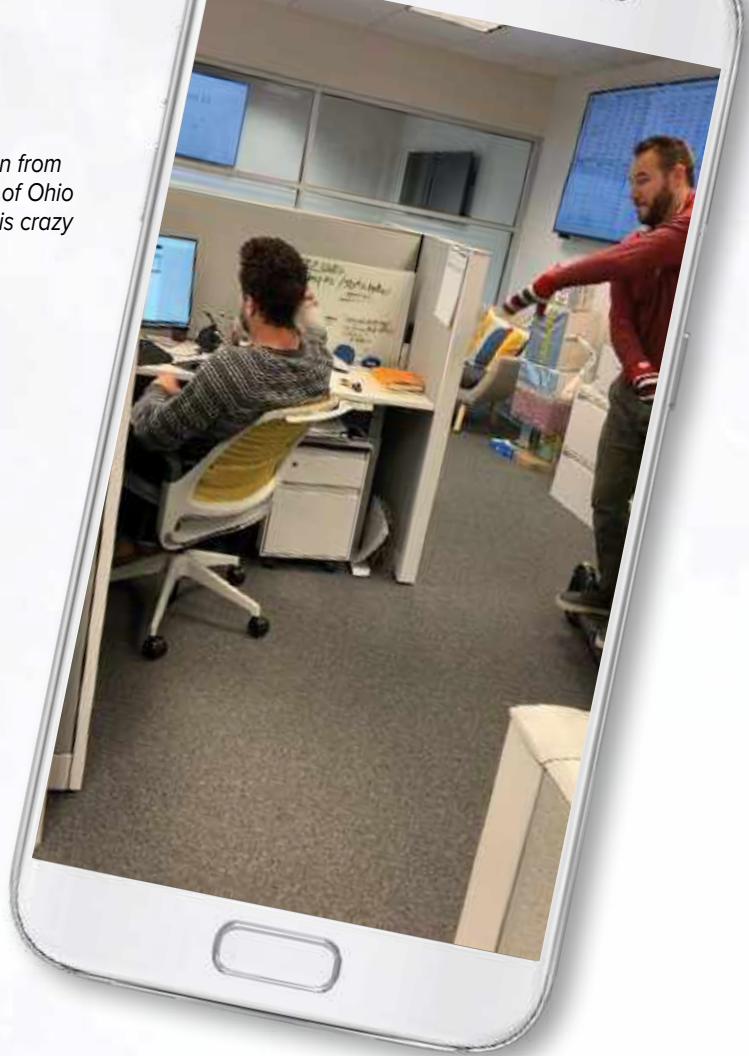
Thanks to Jolene Jarvis from Crest Insurance Group in Tucson, Arizona, for this video!

Scott Agency Account Managers showing their appreciation for Account Executive Brian Gleize in this video from Dale Hawkins.





Kimberly Petersen from AssuredPartners of Ohio says Devil Dean is crazy for Acuity!



Shawn Burroughs says, "Snow one is safe at Camargo Insurance Agency in Cincinnati, Ohio."



Megan Neuffer from R R Motter Agency says no workplace injuries were reported from the making of this video.



Thanks to Lee Ann Homberger from Cason, Huff & Schlueter in Quincy, Illinois, for this video!



Nan Logan from Bockmon Insurance Agency says, "Nothing says good morning like a snowball to the boss's face."



Stephanie Crossley submitted this video from USI Insurance Services showing how juggling insurance can be fun!



MISSED THE BIG EVENT?

It's not too late. Licensed agents who watch by April 26, 2020, will earn a \$40 Acuity Merchandise Store gift card!

acuity.com/townhall



glassdoor

2020 BEST
PLACES
TO WORK

EMPLOYEES' CHOICE

Current Openings

Headquarters

Building Maintenance/Fleet Specialist
Buildings & Grounds Intern
Claims Intern
Inside Claims Representative
Licensed Agent - Multiline
Manager - Services (Mailroom)
Manager - Services (Sales/Continuing Ed Support & Document Transcription)
Regulatory Affairs Analyst (Workers' Compensation Specialist)
Services Intern
Technical Support Analyst Intern

Field

Field Claims Representative
Colorado
Virginia
West Texas
Field Premium Auditor
St. Louis, MO
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.

ACUITY TO OFFER FREE LEGAL WEBINAR FOR CONTRACTORS

Acuity's Contractor Customer Team is hosting a free webinar, for both agents and customers, focused on avoiding legal issues in the construction industry.

Our Construction Consultant **John Lack** and Claims General Manager **Lea Kapral** will lead the discussion with three attorneys who specialize in representing contractors. Topics will include best practices for contractors around recordkeeping, certificate management, and when to hire an attorney. The

attorneys will also discuss real-world scenarios of legal issues faced by contractors and how problems could have been avoided.

The webinar will be livestreamed at **acuity.com/attorney-webinar** on April 14 at 11 a.m. CT. No login is necessary! Questions for the attorneys can be emailed ahead of time to **john@acuity.com**.

This is an excellent opportunity to gain valuable expert legal advice at no cost. We hope you can join us!



NEW MANAGERS NAMED

Taylor Schmitz is promoted to Manager – Central Claims. Taylor began her career at Acuity in January 2013 as an Inside Claims Representative and was promoted in January 2017 to Senior Inside Claims Representative. A May 2011 graduate of the University of Wisconsin-Madison, she received her bachelor of business administration degree in risk management and insurance with majors in finance, investment, and banking.



Jennifer Raml is joining the Information Technology team as Manager – Information Systems overseeing the Electronic Printing Systems (EPS) team. Jennifer began her career with Acuity in January 2006 as a Technical Support Analyst and then Business Analyst. She was promoted to Manager - Services: Document/Transcription Processing in 2008. Jennifer earned a bachelor's degree in Business Administration-Management Information Systems from Marquette University, completed the Advanced Management program through the University of Wisconsin – Madison Center for Professional and Executive Development, and attended the Business Strategy for Emerging Leaders program through the Institutes.



NOTE TO OUR READERS:

In light of current challenges, we are suspending accepting new photo submissions for “Where in the World is Acuity?” until travel conditions return to normal. However, since we still have many great photos on hand that you’ve already sent, we will continue to choose winners from those and publish them.



Bradley Mantzell, Vice President at Gilberts Risk Solutions, stays warm on frozen Lake Louise in Banff National Park, Alberta, Canada.



Commercial Lines Underwriter **Sara Vesel** wears her Acuity mittens at the Rathausplatz Christmas Market in Vienna, Austria.



Carlene G. Jimenez, Personal Lines CSR from Leavitt Group Southwest, proudly displays her Acuity beanie at the 2019 Albuquerque International Balloon Fiesta.



Alison Neumann, Account Manager at VAST, wore her Acuity gloves on a rock-climbing trip to Devil's Lake State Park in Baraboo, Wisconsin.



Commercial Lines Underwriter **Rachel Nolan** with her sisters **Emily** (left) and **Megan** (right) pose for a quick picture during a visit to the Grand Canyon.



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.

Maricel



Best insurance company around. We had others, and there is no comparison, in pricing, service, and loyalty to their customers.

Industry Insider

After seeing steady decline for many years, pedestrian deaths involving motor vehicles have been increasing over the past decade. According to the Insurance Institute for Highway Safety:

- Pedestrian deaths increased 53% since reaching a low point in 2008.
- More SUVs and larger passenger vehicles on the road are a factor due to greater impacts on a pedestrian's body.
- Other factors in the increase may include residential areas sprouting up close to multi-lane, heavy traffic roads designed for drivers, distracted driving, and nighttime accidents.



Q. I recently received a survey to complete about writing manufacturing business with Acuity.

What will you do with the results?

A. The Manufacturing Customer Focus Team is working with our Branding Specialist, Ellen, to review the results of the survey and use that knowledge to make it easier for you to write manufacturing business with Acuity.

Q. What industries does Acuity write within the manufacturing sector?

A. Acuity's manufacturing appetite includes, but is not limited to, metal, plastic, wood, concrete, and food and beverage. We are also able to write many of these accounts on our Bis-Pak program.

Q&A ACUITY

Q. Does Acuity write product liability coverage for manufacturing accounts?

A. Yes! Please ask your underwriter about eligibility for this coverage.

FOCUS ON INSTRUCTION

Congratulations to staff members who recently completed continuing education:

Designations

John Bell, Territory Director – Transportation Risk Insurance Professional Designation

Course Completions

Kiefer Bennett, Commercial Underwriter – AU 62
Jacob Deming, Commercial Underwriter – AU 62
Adam Jones, Regulatory Affairs Analyst – CPCU 552
Veronika Lau, Senior Inside Claims Rep – AIC 32
Ryan Menzer, Programmer – AINS 24

**WELL
DONE**

ASK THE CONSULTANT

ASK MIKE

What should agents understand about manufacturing supply chains?

In manufacturing, supply chain refers to all the suppliers that provide a manufacturer services or components needed to make a product. This can include not just raw materials, components, and machinery, but also payroll and utility services.

Supply chains can be complex and involve worldwide suppliers. Let's look at the chain for an automotive part, such as a door handle. The raw aluminum for the door handle might be mined in Australia. Melting the material might be done in Kentucky. The transformation into sheet metal might be done in Wisconsin. The handle could be stamped in Illinois and attached to the door of the car with specialty bolts and nuts manufactured in Texas.

This complexity matters to agents in helping your manufacturing customers manage risk. This includes

not only the coverages they put in place, but in the steps they take to protect themselves from disruption to the supply chain.

For example, The National Fire Protection Association reported that there were almost 500,000 structural fires in 2018. So if, in the example above, the supplier of specialty bolts and nuts is affected by one of those fires, your customer's operations can be disrupted. Once they use up all the bolts they have on hand, they need to stop operating or find a new supplier.

As you can see, understanding your manufacturing customer's supply chain is important. One way to manage this risk is by having Business Income from Dependent Properties coverage in place, which Acuity offers. This coverage helps manufacturers continue to pay their bills and minimize their own financial loss if one of their suppliers suffers a covered loss. This endorsement provides protection for your customer for the following:

- **Contributing locations** – Locations that deliver materials or service to the insured.
- **Recipient locations** – Locations that accept products or services of the insured.
- **Manufacturing locations** – Locations that manufacture products for delivery to customers of the insured.
- **Leader locations** – Locations that attract customers to the insured (anchor stores).

This coverage is one part of an overall package of quality protection Acuity offers to manufacturers. Additionally, our other industry segment consultants and loss control representatives can help your customers create a contingency/recovery plan for loss at dependent properties as part of their overall loss control strategy. We are here to help you and your manufacturing customers be prepared for supply chain disruption and to help them minimize loss and continue operations if covered loss does occur.


Mike Schlagenhauser is Acuity's Manufacturing Consultant. Reach him at mschlagenhauser@acuity.com.



Find the Flagpole

Our 2020 Issue 1 flagpole was hidden on page 17. The three winners of \$100 chosen from among those who found it are:

Marissa Goodness-Oleszak	Goodness Insurance Agency, Inc	Waukesha, WI
Alisha Mills	Dave Wittmann Agency	Little Chute, WI
Bryan Herro	Okray Insurance Agency LLC	Plover, 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 April 15, 2020. This contest is open to agency staff only.



IMPOSSIBLE INSURABLES

TOP-HEAVY

Trucks and SUVs are great for hauling heavy loads. However, the recommended method of hauling is to secure loads in a trailer, rather than on the roof.

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.



BRENDA BECKMAN BUILDS RELATIONSHIPS

There are many outstanding qualities **Brenda Beckman** brings to customer service, and the most important is her understanding of the importance of relationships.

“Brenda’s strength comes from the relationships she builds with the owners, managers, and staff of the accounts she serves,” says **Craig Jameson**, Director of Personal and Commercial Lines at Ansay & Associates LLC. “Brenda and her long-term clients have developed a great working relationship based on trust and her constant efforts to exceed their expectations.”

Brenda is Commercial Lines Account Manager at Dowd-Reliance Insurance, a division of Ansay & Associates LLC, in New Richmond, Wisconsin. She

joined the agency in 1985 and says that working with customers is what she has most enjoyed over her career in insurance.

“Getting to know my customers over the years has been a tremendous reward,” she says. “I’ve met many amazing people, some of whom have become longtime friends.”

Brenda adds that communicating with customers and providing a fast response is the foundation of great service, something that everyone at the agency is committed to delivering. “We all understand that customers come first,” she says. “Everybody here is always willing to step up to the plate to make sure our customers are taken care of.”

Congratulations to Brenda Beckman, Outstanding Service Professional!



OUTSTANDING

WORD OF MOUTH

facebook

Cash flow management is a challenge for many small companies, and auto repair shops are no exception. Read about this and other topics important to small businesses at facebook.com/acuitybusinessfocus.

