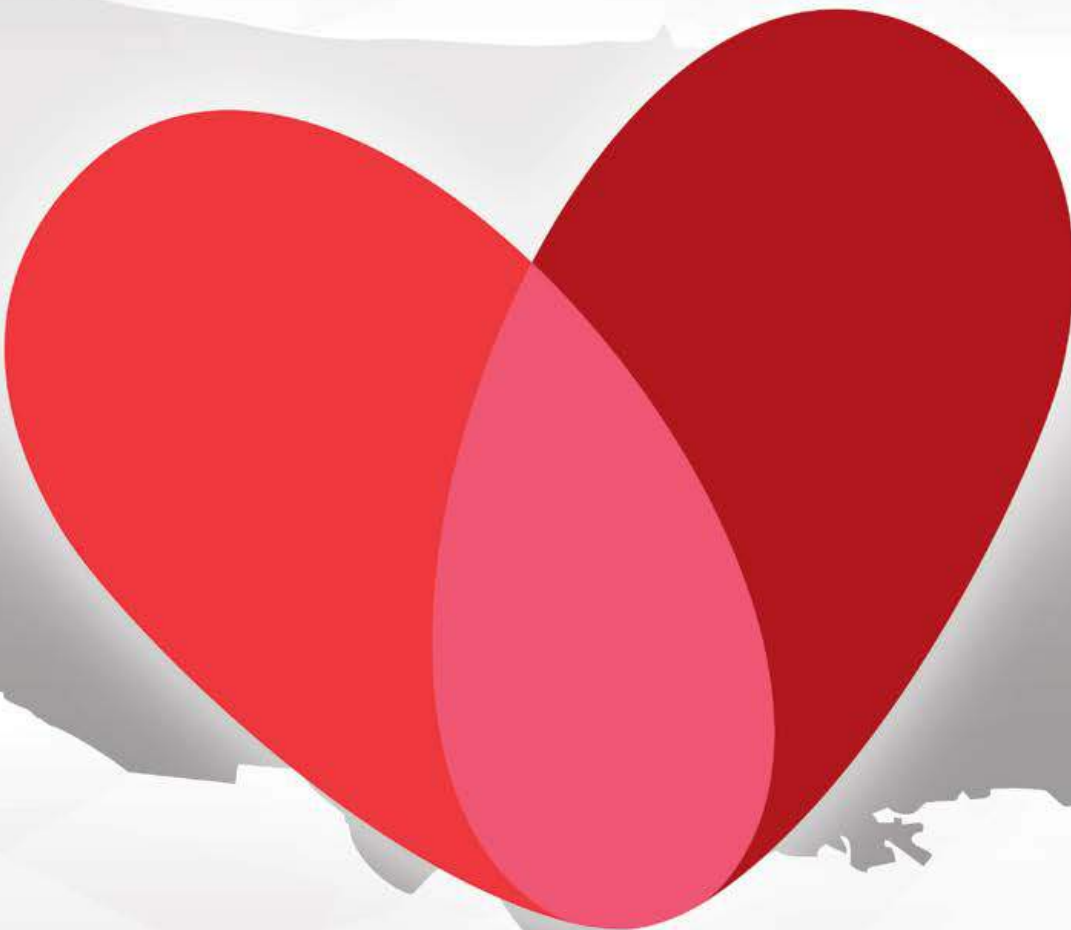


TAKING OUR HEART **NATIONAL**



ACUITY'S
TOP GOAL

TO ALL OUR

AGENTS AND EMPLOYEES

Acuity has given a lot of consideration to how the monthly *Infocus* newsletter should look in this unprecedented time. We've listened to feedback you've already provided saying how important it is for your agency and staff to keep receiving useful information and positive stories as we work together and look forward to a return to normal working conditions.

So, although you will see some changes to individual features to reflect current conditions, we are going to keep focusing forward. For the near future, we will continue to offer an online newsletter, and will evaluate whether to produce a print version on a month-by-month basis.

We are all in this together!



ACUITY'S GOAL: BE NATIONAL—WITH THE HEART OF A REGIONAL

New states are an important part of Acuity's growth. In 2003, we wrote business in just 10 states. Today, it's 28. Expansion has not only increased our national profile and geographic reach, but has also helped build financial strength.

"New states have been a source of growth for Acuity," says **Ben Salzmann**, President and CEO. "Expansion has also allowed us to diversify."

Entering new states has been one of our top 3 strategic initiatives since 2003, and most years it's been #1. New state expansion is part of Acuity's larger strategy to be a truly national company with the heart of a regional carrier.

"What's the problem with other national companies? They aren't caring. They don't have local relationships. They don't have heart. They are not Acuity. That's why we will be national, but always with the heart of a regional," Salzmann says.

World-Class

Our existing agents benefit from Acuity's continued geographic expansion. "Agents have told us they want Acuity to be in more states because they write in multiple states or have accounts with multistate exposure," says **Wally Waldhart**, Vice President - Sales and

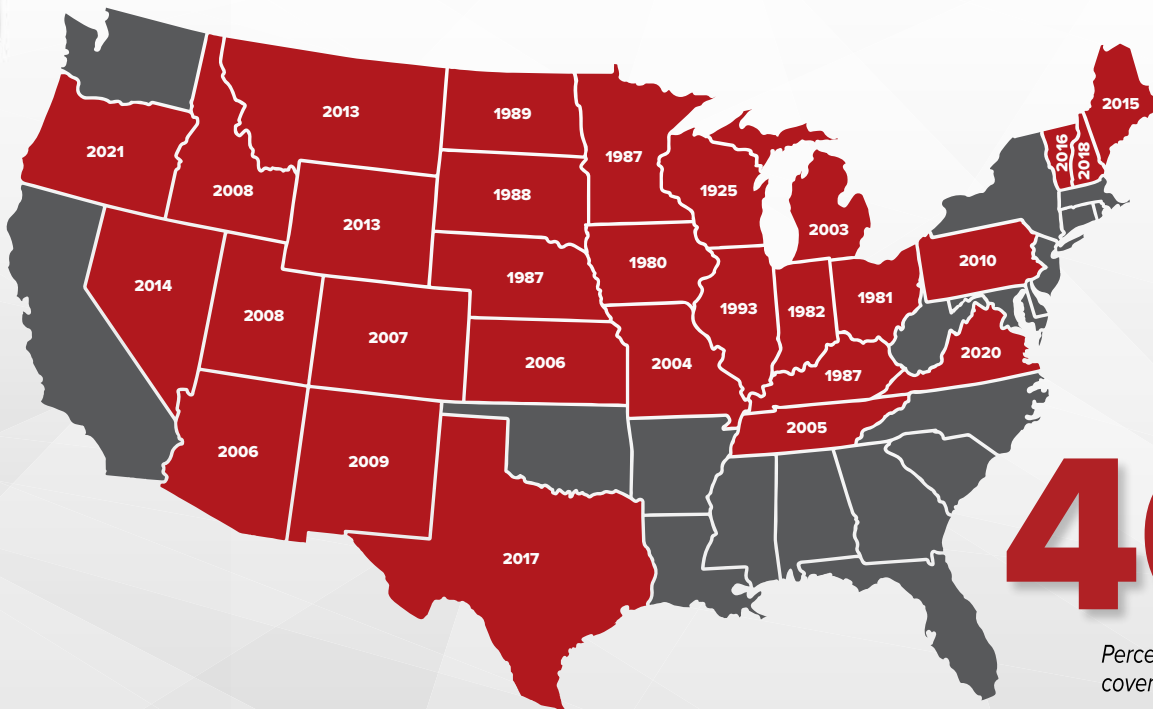
Communications. Having a national presence also helps Acuity attract and retain the best employees, which benefits agents and customers.

We're not just taking one or two products and rolling them out: we are taking our entire spectrum of products to agents and customers across the nation. This year we entered Virginia and have begun work on Oregon. After that we are looking at states such as Georgia, Maryland, and Arkansas.

Although we plan to have a national presence, we won't actually be in all 50 states. Some states, like Florida, have high hurricane exposure and an unfavorable legal climate. And we will continue to be selective in the agents we choose to represent us.

"We take great care to choose agencies that are interested in building a true partnership," says Waldhart. "Doing so not only produces more profitable results, but also increases Acuity's franchise value to agents who represent us."

"We are going national because we want to bring the world-class service we provide to the industry to as many customers and agents as we can," Salzmann says. "Growth is essential for all our stakeholders—employees, policyholders, and agents, whether those agents are new to Acuity or have been with us for decades."



46.9%

Percentage of U.S. population we cover in our current states.

MAINTAINING WORLD-CLASS CLAIMS SERVICE DURING CRISIS

CCOVID-19 has disrupted all our lives. As a society, we are navigating changes the virus has demanded on our daily routines and our work. Although many logistical changes have taken place within Acuity's Claims department in response to the crisis, one thing hasn't changed: our commitment to be here for our customers and agents.

Acuity's Claims department is made up of several components that have been impacted differently by the current crisis. Most of our field claims representatives had already been working out of their homes, positioned across our operating territory so they can respond quickly to accidents, storms, and other losses. Acuity's headquarters is normally home to our workers' compensation, central claims, and property and auto physical damage appraiser groups. Today, those employees join their field counterparts in working out of their homes as well.

Unlike many other companies, Acuity was fully prepared to make this transition quickly, smoothly, and with no disruption in service to our agents and customers. This applies not just in our claims operation, but across our company.

Before the current health crisis hit, we had rolled out laptops so people who were able to work from home could do so. We transitioned our telephone system to an Internet-based platform with headsets so employees could make and receive calls from their Acuity extension regardless of where they were located. We rolled out collaboration software and remote file access capabilities so staff members could access all documents, information, and email remotely and videoconference with their

colleagues. As a result, we've been able to move forward without missing a beat and with no change to the world-class level of service for which we are known.

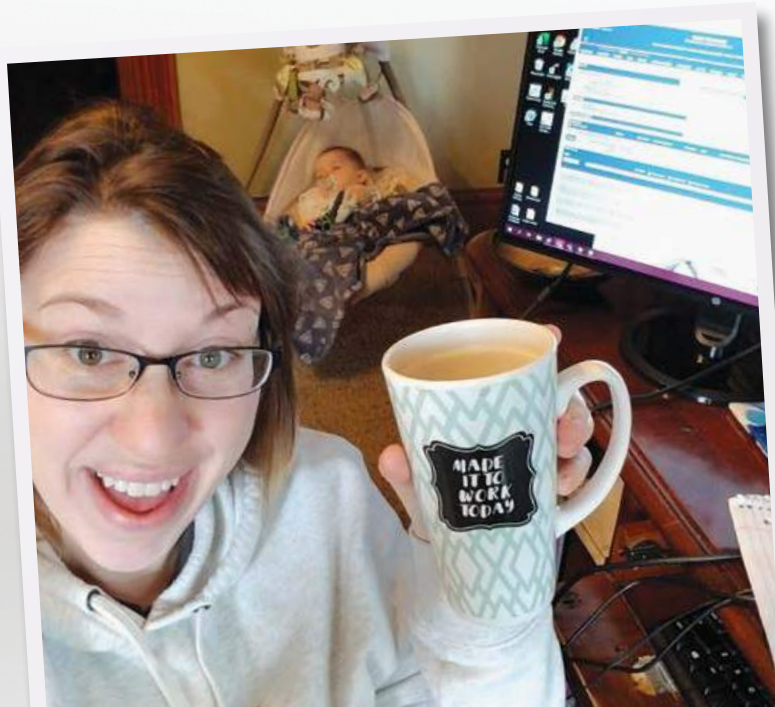
Right now, many other insurers are scrambling to buy and deploy laptops to employees, and there's a lot more required than just a computer to work from home. We're hearing that other companies are struggling to process claims, and some have stopped providing customer service because they can't figure out how to do so.

Acuity's claims operation has always been known for the care we provide customers and the financial strength we bring to our promise of protection. This current crisis shows that it has another important quality as well: agility. Even though our claims staff are faced with the same upheaval as our customers—navigating sudden school closures, safer-at-home mandates, and other disruptions to daily life—we have the capability, attitude, and commitment to maintain our world-class service. What we do for our customers has not changed, but where many of us are working has.

Now more than ever, our customers truly need stability and confidence in their insurer. We are here to protect and defend our insureds. So, while we all work through this fluid and uncertain time, understand our Claims team remains fully engaged and ready to support our agents and customers. Be safe and stay healthy—Acuity is here for you!



**BY LEA A. KAPRAL,
GENERAL MANAGER - CENTRAL CLAIMS**



Acuity teams stay connected during the health crisis. Clockwise from the lower left are Inside Claims Representatives Caitlin Avina, Stephen Nelson, Christy Tesch, and Rachel Vreeke. In the small inset box is Taylor Schmitz, Manager - Central Claims.



ANCO SHINES IN THE **LONE STAR STATE**

Anco Insurance's mission is to provide peace of mind to customers. Nowhere is that more important than in claims, where the promise of protection to customers is kept.

"We take claims service very seriously, whether it's a simple or difficult case," says **Sally White**, Marketing Director. That starts at the top with the agency's dedicated Claims Manager and percolates down to one-on-one claims advocacy by producers and account managers.

Anco also provides customers peace of mind by prioritizing service needs in other areas as well. "We are always cognizant of the need to get things done in a timely manner, whether it's issuing certificates, providing auto ID cards, or doing filings promptly at renewal. Whatever needs to be done, we want our customers to know we will get it done on time," White says.

A Sound Philosophy

Since first opening its doors in 1873, Anco has been striving to fulfill its mission on a daily basis. Although much has changed over the past 145-plus years, the agency has remained true to its founder's philosophy by providing outstanding service along with innovative insurance products.

"We believe in providing personal service, creating custom-designed programs, and finding the best coverage at the best price," says **Craig Johnson**, Communications Director.

The past 20 years in particular have seen unprecedented growth for Anco. "We've been able to take advantage of changes in the marketplace in both commercial and personal lines and grow into the size we are now," White says.

Headquartered in Bryan, Anco Insurance is one of the largest privately owned independent insurance agencies in Texas, with four offices across the state and more than 125 employees handling accounts across the county. "We are able to offer clients the attention and support provided by a small agency and the clout and resources normally found at large companies," Johnson says.

Anco is also known for helping people of the communities where it does business. From heart and cancer associations to local animal shelters and Special Olympics, the agency sponsors numerous local charitable organizations and events each year, and staff members are highly involved in numerous charities on an individual level.

"We pride ourselves on being very involved in the community," Johnson says. "We believe each person can—and does—make a difference."

Anco is a generalist in commercial lines, serving clients in such diverse fields as education, medicine, oil and gas, food industry, manufacturing, retail/wholesale, and agribusiness. The agency also has a strong and growing book of personal lines business and offers life/health and benefits products.

"We are a true generalist when it comes to the market," White says. "We write everything from the small retail store to large multistate and international accounts. We encourage our producers to cultivate a book of business they are interested and experienced in writing, knowing, and servicing."

The Next Generation

Anco's future growth will be fueled by its people. "Over the past ten years, we have made a conscious effort to bring in the next generation of producers, and that has been very successful so far," White says.

"We have a tremendous staff in terms of their commitment to customer service, the diversity of their interests, and the books they write," she adds. "Everyone here works hard to do what is right for our customers, our carriers, and our agency."



ANCO
INSURANCE
Since 1873



TAMARA REMINGTON

TAMARA REMINGTON HELPS TRAFFICKING VICTIMS “END THE GAME”

When **Tamara Remington** traveled to Florida earlier this year for the Super Bowl, she wasn't going to watch the big event. Instead, she was concerned with something happening behind the scenes.

“Traffickers start bringing in victims a few weeks before the Super Bowl,” Tamara says. Victims include men, women, boys, and girls of all ages, races, and backgrounds, and all sizes and shapes.

Fighting Trafficking

Tamara speaks from experience. Prior to joining Acuity as a Building Security Specialist, she had a career in law enforcement that spanned 24 years, the last 14 of which were with the Sheboygan Police Department. She joined the Federal Human Trafficking Task Force for the Eastern District of Wisconsin in 2013 and established herself as a well-known trafficking detective, expert, and public educator, and produced a number of videos on the topic with Acuity prior to joining our staff.

Joining Acuity provided Tamara more flexibility to volunteer with the Convergence Resource Center in Milwaukee and Rahab's Daughters in Illinois, both of which help rescue trafficking victims and provide ongoing support during the difficult post-recovery process. This year, she traveled with the organizations to Orlando for the Pro Bowl and Miami for the Super Bowl, considered to be some of the top trafficking events.

“Traffickers target victims from all over the country,” says Tamara. “They lure them with promises of parties and modeling jobs, but they're really bringing them there for sex trafficking.”

Fighting trafficking at large events is a multi-faceted task. “We check websites that are known for listing people for ‘purchase.’ We look for advertisements in publications. We do outreach calls and street outreach. We visit hundreds of hot spots for trafficking and make personal connections,” Tamara explains.

A particularly effective approach is handing out roses with the center's contact information. “It's a way to quickly build trust, let them know there is help, and show victims that we're not the police,” Tamara says. “Victims are often too scared to call the police, so having a first contact other than law enforcement can convince them to make a call.”

Many victims of human trafficking are tricked by traffickers into believing that they (the victims) will get arrested if police are involved.

During this year's Super Bowl, the center's efforts led to 31 successful rescues, with several more in progress. One of those rescues is a victim from Omaha, who was lured with the promise of being a plus-sized model.

“We were able to connect with her through outreach,” Tamara says. “When her trafficker left the hotel room, she called us and we headed to her location and told her to make a break for it. She ran to the front desk and dialed 911. After meeting and coordinating with local law enforcement, we transported her to the airport and got her home and back to resources designed specifically for trafficking victims.”

Ending the Game

Making the call is just the first step in breaking the cycle of trafficking—or “ending the game,” as it is known. It's essential for victims to have access to ongoing support to help them regain control of their lives.

“The one thing that all victims have in common is that they were vulnerable, and I like to point out, as human beings, we are all vulnerable at some point in our lives,” Tamara says. “Traffickers prey on that vulnerability, and it's easy for victims to fall back into the game if they don't have support.”

To learn more or find out how you can help, visit rahabsdaughters.org and convergenceresource.org.



WEB BROWSING—WHAT YOU SHOULD KNOW **TO STAY SAFE**



In our daily lives, we are almost always connected to the World Wide Web. Part of safely navigating the Internet and mitigating cyber threats is knowing the purpose and function of different technologies as well as the potential pros and cons of using certain functionality. Here are a few items that you should understand before you go online.

Routers – A router is a device that connects personal devices—such as computers and laptops, tablets, printers, phones, and gaming consoles—to the Internet. It sits between your cable or DSL Internet modem and these devices. A router is often the first target of hackers trying to gain access to data or systems.

As we've shared in prior columns, a simple first line of defense is changing your router settings to use a unique password rather than the default password from the manufacturer. Every router is different, but typically they have an internal "website" built into them that is used for configuration. To log into the router, you need to know the address of that site, which is provided in the manufacturer's instructions. Once logged in, use the tools to change the user ID and/or password to deter unauthorized access. Just be sure to remember the new password—you will need to reset your router to factory defaults if you forget.

Cookies – Cookies are files that are placed on your computer when you visit a website. Cookies don't contain any personal information, but do keep track of the browsing activity associated with the computer on which they are stored. Companies and web developers use these to help follow where you click on a page and know when you come back to a site. The positive function of cookies is to help pages load faster and display content related to your browsing history.

You can disable cookies in your web browser, but doing so may prevent full use of certain website functionality. Some sites even make you accept the use of cookies as part of the terms of use when you first enter. However, you may wish to delete cookies from time to time. This is typically done in a browser's tools or options menu, where there is an option to delete browsing history and cookies.

Storing Passwords – Storing passwords in a web browser creates a vulnerability and may allow hackers easy access to all your saved passwords. Browsers may store passwords with limited to no security to

protect them. The convenience may be tempting, but it is not worth the cyber risk you are exposing yourself to! Instead, use a password manager that is convenient and secure. These tools also provide additional helpful functionality, such as suggesting strong passwords and managing passwords across multiple web browsers.

Knowledge is the best defense! Take the time to understand your system security and the technology to keep your data and personal information safe from cyber threats. Stay tuned for more topics from your Cyber Coaches. Is there something you want addressed by the team? Contact us at cybercoach@acuity.com.



CYBER COACH



BY ADDIE BUECHLER,
SENIOR PRODUCT 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.

Construction

Acuity offers a valuable tool for contractors who are experiencing payroll fluctuations. AcuitySmartPay is a pay-as-you-go option for workers' compensation policies. AcuitySmartPay helps businesses better match the amount and timing of premium payments to cash flow throughout the year.

AcuitySmartPay is completely paperless. Customers can easily report their monthly workers' compensation exposures through an online portal, and there is no need to mail monthly statements. Our system automatically adjusts the premium and withdraws the necessary payment from the policyholder's bank account via ACH. The workers' compensation premium is adjusted monthly based on the payrolls reported by the policyholder.

If you have an account in mind to enroll in AcuitySmartPay, reach out to your underwriter. A 10 percent down payment, based on the total policy premium, is due for the first term of an AcuitySmartPay policy. Other lines of business can be written on the same policy and billed monthly along with workers' compensation on a single statement.

AcuitySmartPay is a smart way to Sell Acuity!

BY CRYSTAL KULTGEN,
COMMERCIAL LINES CONSULTANT



Retail

If you or your retail customers have questions about industry trends, safety and loss control, or business management solutions for retailers, Acuity has you covered! We have many video resources you can easily view and share. Some topics include:

- Tips to prevent slip and fall accidents
- Personal branding
- Crisis communication planning
- Managing your digital reputation
- How retail businesses and contractors can work together during a remodel
- The importance of hiring with honesty in mind
- Succession planning tips for your business
- Health options and food trends in the retail industry

You can find all our videos on our website at [acuity.com/resources-tools/video](https://www.acuity.com/resources-tools/video), or on YouTube at [youtube.com/user/acuityinsurance/playlists](https://www.youtube.com/user/acuityinsurance/playlists).

If you have suggestions for video topics, please email our retail customer focus team at MerchantNews@trustacuity.com.

BY KYLE PETERSON,
SENIOR COMMERCIAL UNDERWRITER



Personal Lines

Car accidents happen. The moments following an accident can be very stressful and trigger many urgent questions from those involved. Is everyone OK? What do I do now? Who do I call? Will insurance cover it?

Fortunately, Acuity provides materials that can help answer those questions. Our vehicle information kit is a handy resource that contains quick tips for what to do following an accident as well as a short form to help identify the information needed to file a claim. The kit also contains a handy pocket to store an Acuity vehicle ID card. The kit is mailed to all new personal auto policyholders, and agents can order extras at [acuity.com/orderwc](https://www.acuity.com/orderwc).

We offer other materials too, including brochures that provide information about what to do in the aftermath of an accident. What to Do After a Car Accident provides helpful tips on not only what to do after an accident, but what not to do! Our What to Expect When Filing a Claim brochure can help de-stress the claim process before customers report a claim. Both brochures are available at [acuity.com/brochures](https://www.acuity.com/brochures) and are also included in the new business welcome kits our policyholders receive.

When accidents happen, having helpful tips at your customers' fingertips can help the repair and recovery process get started on the right foot.

BY CHRISTY WILLIAMS,
TERRITORY DIRECTOR



Trucking

Your trucking customers are constantly on the lookout for resources on how to control costs and reduce risks of injury. In addition to the Acuity Motor Carrier Toolbox (acuity.com/mctb) and Trucking Consultant Cliff Johnson, we have several educational resources available.

- The Acuity Stretch and Flex Card includes several strengthening exercises that can be easily performed by truckers at any time.
- The Acuity Emergency Warning Device Placement Card provides requirements under Part 392.22(a) of the FMCSR, including where emergency warning devices must be placed based on the type of road.
- The Acuity Seat Ergonomics Proper Adjustment and Three-Point Contact Card is a two-sided card. One side provides tips for proper seat adjustment and ergonomics while driving. The other side includes tips on how to enter and exit the cab using three-point contact.
- The Acuity Three-Point Contact Every Time Stickers reinforce the three contact points. Available in both horizontal and vertical orientation, the sticker can be placed strategically so drivers are frequently reminded.



These resources are excellent leave-behind items you can give to your Acuity customers. They can be ordered directly from the Acuity website at acuity.com/orderwc.

BY COURTNEY DAANE,
SENIOR WORKERS' COMPENSATION
CLAIMS REPRESENTATIVE



Manufacturing

Members of our Customer Focus Manufacturing Team strive to attend industry events to stay up to date on trends and bring the information back to our employees, customers, and agents. We look forward to doing so again when events resume in the future. Until then, we will continue to find ways to expand our knowledge, including from events we attended before March.

In January 2020, we attended the Consumer Electronics Show in Las Vegas. This event highlighted the need for fostering talent in children and teaching them about the different paths they can take to get into a career working with technology. Problem solving, critical thinking, and creativity are the top three skills that children will need for success.

Acuity is also committed to supporting the technical education of our future workforce. Watch our Manufacturing Facebook page for a short video about the Oostburg High School robotics team, which we supported by providing equipment. Although their season was cut short this year, we plan to continue partnerships such as this to help ensure our next generation is well-equipped to be part of the manufacturing industry.

Always remember that Acuity keeps you up to date on trends in the industry and supports education for the future of the manufacturing and technology industry!

BY DEIDRE RAULIN,
PRODUCT ANALYST



Services

Take a look at the four other commercial lines articles on these two pages. All five business segments differ greatly in types of owners, employees, and customers. This is driven by each organization's unique product or service they provide. Understanding this is essential in providing the best customer experience every time. Think about what you want as a hotel customer, as a janitorial customer, as a beauty shop patron. People can be all of these customers, but expect entirely different experiences.

Do you know the culture of your service-industry customers? Does their brand and culture show in how they operate? Some businesses go without one or it may not be recognizable. Get to know your clients' culture and help them brand it. This can help make a credible connection for a long-term business partnership.

Our risk management services help keep people safe and reduce or prevent damage to property. When we reduce risks, businesses profit and project a well-run organization. This in itself can create a business culture that is brandable. Our insurance solutions such as Cyber Liability, Employment-Related Practices Liability, and Employee Benefits Liability are examples of coverage that can protect your client's operations, reputation, and culture. Other segment examples that protect clients' reputations are Contractors' E&O and Manufacturers' E&O. Our social media pages, blogs, and brochures are ways to help educate our insureds in understanding what is needed to reduce and prevent losses, which helps keep them in business and builds their reputation.

Let's work together to provide coverage, knowledge, and risk management programs to your service industry clients!

BY MIKE VANDE MOORTEL,
TERRITORY DIRECTOR



MARCH TOWN HALL CELEBRATES A VINTAGE YEAR

Acuity's March 4 Town Hall celebrated Acuity's 2019 financial results and provided a look ahead to what's in store for 2020. Here are some highlights of insight provided by Acuity's executive team to the thousands of employees and agents who were in attendance in person or online.



“We are the fastest-responding insurance company in the industry. We have the highest claim satisfaction without doubt. But the real acid test is what you know about our service. The next time you're around a mirror, ask “Who is the best for claims?” Look yourself in the eye and say, “It's Acuity.” That's what we are all about. Don't sell your customers short—sell Acuity.”

Ben Salzmann, President and CEO

“To all you agents out there, thank you for all you do every single day on behalf of Acuity. We will continue to work hard to make this a two-way street, and one of the ways we do that is through CE credits. Another way is commissions paid. In 2019, we paid twice as much in commissions as we did eight years ago, and the rate of increase in commissions was greater than our rate of increase in written premium.”

Wally Waldhart, Vice President – Sales and Communications



“We are coming off another fantastic year—there's no other way to say it. Commercial lines grew almost 10 percent last year, which is phenomenal considering work comp premiums shrunk 5 percent. Over the last 10 years, we have more than doubled the size of commercial lines at Acuity. One of the key reasons we continue to be able to grow so effectively is our high hit ratios on our quotes, which average 15 points better than the industry.”

Ed Warren, Vice President – Commercial Lines

“One thing that never changes at Acuity is the great partnership we have with our world-class agency force. We've grown 23 years in a row, and thank you to all the agents out there who make that happen. And I'm happy to say we're at historic highs for retention as well. In 2019, we beat the industry in loss ratio, and given the storms we had in our geographic footprint, that's a great accomplishment.”

Shane Paltzer, Vice President – Marketing and Personal Lines



“In Claims, 2019 could be summed up by a few things: storms, rebuilding shattered lives, service excellence, and protecting our policyholders' well-being. There's a reason our claims satisfaction stays at 95 percent and we're rated best in the state by CRASH Network: our claim professionals make the difference. They've embraced the challenge of being the face of Acuity and being there for our policyholders when they need us most. We hear that feedback not just from insureds, but also from claimants, attorneys, agents, reinsurers, Ward benchmarking, and more.”

Jamie Loiacono, Vice President – Claims



“Acuity continues in a measured manner to invest in our employees, agents, technology, and infrastructure. These investments plant the seed for Acuity to keep growing and thriving for many years into the future. Year after year we earn a positive cash flow from operation. This consistency gives us a lot of flexibility in our operation and investments and helps us to perpetuate our long-term view.”

Wendy Schuler, Vice President – Finance

“What’s more impressive than our 19.4 percent surplus growth in 2019 is our 13.5 percent growth over the past 20 years. The industry is at just 5.8 percent. Our net written premium to surplus is at an all-time best, and we continue to grow surplus faster than premium. That shows we are profitable and able to support even more growth by having the capital necessary to fuel expansion.”

Pat Tures, Vice President – Actuarial and Strategic Analytics



“Acuity’s headcount has increased by 50 percent over the past five years, and we have hired 40 people already in 2020. In 2019, we hired and onboarded 182 new employees—only after reviewing 8,000 resumes, conducting 1,119 phone screens, and having 368 candidates on site for interviews, all while having our employees be a strong recruiting source.”

Joan Ravanelli Miller, General Counsel and Vice President - Human Resources

““Sparkling service” is our never-ending commitment to our agents, policyholders, internal customers, and ourselves. Success inspires more success. In 2019, we welcomed 36 new hires for the services teams. We continue to broadly cross-train and freely share skills across functional lines, which makes us special and unique. The teams powered through learning curves and technology changes to once again achieve stellar results, allowing us to win new business and keep renewals over the competition.”

Sheri Murphy, Vice President – Services and Administration



“When we think about excellence, we think about efficiency, quality, and consistency, but we also think about people because that’s where it starts. It starts with our agency partnerships that are so critical to who we are, and it starts with our employees who make that excellence possible as we serve our customers and our agents. Innovation that we apply also allows our employees to focus on what matters most.”

Melissa Winter, Vice President - Business Consulting

“Within IT, our focus continues to be to deliver world-class technology solutions to our employees, our agents, and our policyholders. We will spur innovation by leveraging technology to automate insurance processes throughout the enterprise, fulfill our promise to agents to be the easiest company to do business with, and fulfill our promise to our customers to provide the best customer experience.”

Marcus Knuth, Vice President – Enterprise Technology



CO-BRANDED BROCHURES FOR BIS-PAK QUOTES MADE EVEN EASIER



Recently, Acuity made it even easier to get brochures and other materials to provide to your customers when delivering a Bis-Pak quote.

Now, when you quote a Bis-Pak policy online or receive a quote from your underwriter, you will also receive a link to brochures that are most relevant to your customer. You can download these brochures and deliver them electronically with your quote, or print them.

These brochures are co-branded with your agency logo, making them a powerful selling tool. If you haven't already sent your agency logo to Acuity, simply email a high-quality electronic logo file to logos@acuity.com.

You can also visit acuity.com/brochures to access and download additional brochures.

Current Openings

glassdoor

2020 BEST
PLACES
TO WORK

EMPLOYEES' CHOICE

Headquarters

Building Maintenance/Fleet Specialist
Building & Grounds Intern
Claims Intern
Inside Claims Representative
Licensed Agent – Multiline
Regulatory Affairs Analyst
(Workers' Compensation Specialist)
Services Intern
Systems Engineer – Mainframe
Technical Support Analyst Intern

Field

Field Claims Representative
Virginia
West Texas
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'S MELISSA CEMAN NAMED CARRIER REP OF THE YEAR

Territory Director **Melissa Ceman** is named Atlas Insurance Brokers 2019 Carrier Rep of the Year. Each year, one carrier representative is chosen for this honor out of dozens of potential candidates.

“Melissa is an outstanding partner to Atlas. I’m excited to recognize her hard work and dedication with the Carrier Rep of the Year Award,” says **Vance Prigge**, President of Atlas Insurance Brokers.

Melissa joined Acuity in 2004 as a Territory Director and has over 20 years of insurance experience. She holds the Certified Insurance Counselor (CIC) designation and earned a bachelor’s degree in finance with a risk management emphasis from the University of Wisconsin-LaCrosse.



Territory Director Melissa Ceman (center) receives the Atlas Insurance Brokers 2019 Carrier Rep of the Year Award from Vance Prigge, Atlas Insurance Brokers President, and Jenney Ritchie, Atlas Commercial Lines Manager.

NEW MANAGERS NAMED IN COMMERCIAL LINES

Joe Skalmoski is promoted to General Manager - Commercial Underwriting. Originally from Appleton, Wisconsin, Joe joined Acuity in 2006 after graduating from UW-LaCrosse with a bachelor’s degree in finance and economics. He became a Senior Commercial Underwriter in 2013 and a Manager - Commercial Underwriting in 2016. Joe is also a member of the underwriter education team and is currently involved in the level 1 composite rating team. Joe completed his CPCU in 2018 and also holds the AU and AIS designations.



Katie Piekarski is promoted to Manager - Commercial Underwriting. Katie began her career at Acuity in 2011 as an Inside Claims Representative. She was promoted to Senior Inside Claims Representative in 2014. Later that year, she transferred to Commercial Underwriting and was promoted to Senior Commercial Underwriter earlier this year. Katie graduated from Lakeland College with a bachelor’s degree in Spanish and sociology.



NOTE TO OUR READERS:

In this issue, we are sharing some photos that were submitted prior to March 2020. In light of current challenges and travel restrictions, we are encouraging you to send in photos of how you are using your Acuity gear and gifts at home. Be creative! Email photos to infocus@acuity.com and include a brief description. If we use your picture, we'll send you \$100! This offer is open to all employees of Acuity and our independent agencies.



Erin Griffith of Security First Insurance Agency took her dog, Dakota, and her Acuity mittens hiking on Squaw Mountain Trail in Idaho Springs, Colorado, in January 2020.

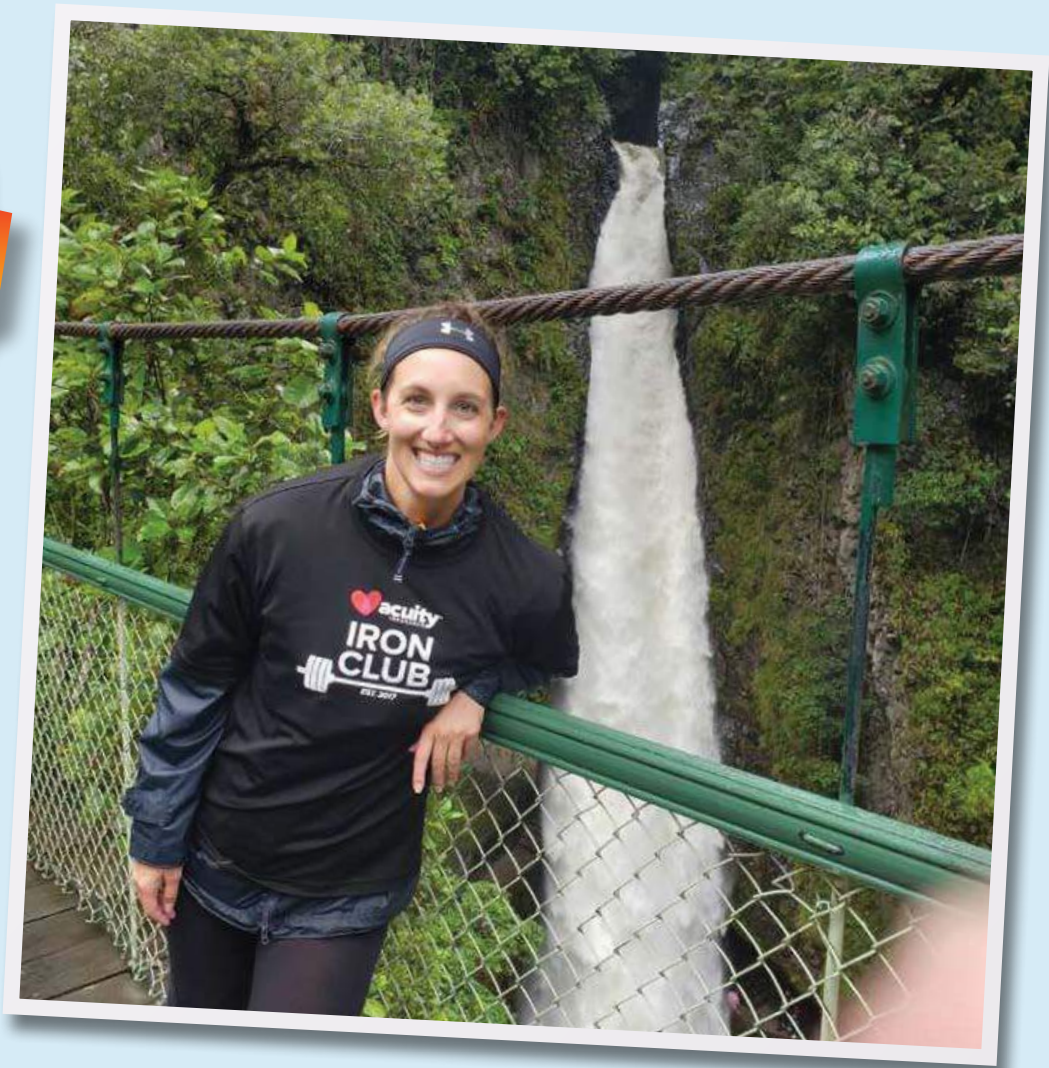



Acuity was in Paris twice!

Hnub Vue of The Insurance Center brought her Acuity blanket on a Thanksgiving 2019 trip.

Tawnya Stuedle of JBLB Insurance Group gave her children **Carissa**, **Carrigan**, and **Cassidy** some Acuity gear to wear on a Christmas 2019 trip.





 **Kari Wachter**, Commercial Lines Underwriter, at the Devil's Cauldron Waterfall in Ecuador, South America, in January 2020.



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.

C.E. Vaughan 

The relationship with Acuity has been great! Their pricing, quick response to any questions, claims questions, simplicity in billing and availability of additional services such as location inspections & safety training that are all done with a smile and great attitude is rare in today's world. We plan to remain with Acuity for years to come in the future.

Industry Insider

Compare Auto Insurance analyzed data from the National Highway Traffic Safety Administration for the period 2013-2017 and identified the cities with the highest rates of traffic fatalities related to speeding. Here are the top 10:

1. North Las Vegas, Nevada
2. Irving, Texas
3. Cleveland, Ohio
4. Fontana, California
5. Plano, Texas
6. Washington, D.C.
7. St. Louis, Missouri
8. Milwaukee, Wisconsin
9. Chicago, Illinois
10. Aurora, Colorado



Q. What's new with Acuity's self-service platform for personal lines insureds?

A. We've added several online self-service options for policyholders. After a policyholder logs into their Acuity account, they can request changes to their personal auto policy or get their auto ID card.

Q. What changes are policyholders able to request?

A. Policyholders can add or remove drivers; add, replace, or remove vehicles; and store a vehicle. Coming soon – policyholders will be able to add coverage back to a vehicle that was in storage.

Q&A CUIITY

Q. Will agents be notified when their customers make changes?

A. Of course! Agents will be notified of policy changes through their daily policy download.

FOCUS ON INSTRUCTION

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

Designations

Jeff Boldig, Territory Director – CIC Agency Management

Michelle Froh, Senior Commercial Underwriter – AU Designation

Courses

Kiefer Bennett, Commercial Underwriter – AU 61

Jacob Deming, Commercial Underwriter – CPCU 552

Rich Denicourt, Senior Field Claims Representative – CPCU 520

Sam Dvorak, Programmer – AINS 24

Katie Fenske, Commercial Processor – AINS 21

Bill Hammarstrom, Commercial Underwriter – AU 62

Krista Kennedy, Commercial Processor – AINS 21

Alexis Kuehl, Commercial Processor – AINS 21

Abby Lewandowski, Commercial Field Underwriter – AU 61

Branden Lloyd, Commercial Underwriter – CPCU 500

Rachel M. Nolan, Commercial Underwriter – CPCU 520

Shania Riesterer, Commercial Processor – AINS 21

Amanda Seefeldt, Commercial Processor – AINS 21

AJ Smith, Commercial Underwriter – AU 61

Jon White, Commercial Processor – AINS 21

Lucas Wolbers, Commercial Underwriter – CPCU 540

ASK THE CONSULTANT

ASK JOHN

More states are passing laws allowing recreational marijuana use. What do I need to know as a contractor?

Contractors, safety directors, and HR departments are looking for information to stay ahead of the curve in updating their company policies and protecting their business and employees. Because these laws are new, much is undetermined. One Illinois attorney explained to me, "At this point, there is no case law to interpret the statute."

Still, a drug-free workplace is the law of the land, and no statute goes against having a drug-free policy. Even medical marijuana users are required to perform their work duties without being impaired.

As a company, it is important to become familiar with the laws in your state and update your policies to

comply with those laws and your company's tolerance for risk relating to its use. For instance:

- Seek advice from employment counsel for potentially risky discipline/termination or with difficult employees.
- Be aware of ADA/disability implications.
- Continually update your policy, practices, and training and be consistent in addressing similar situations.
- Avoid any discrimination.

It is important to educate employees on your company's position regarding cannabis, including:

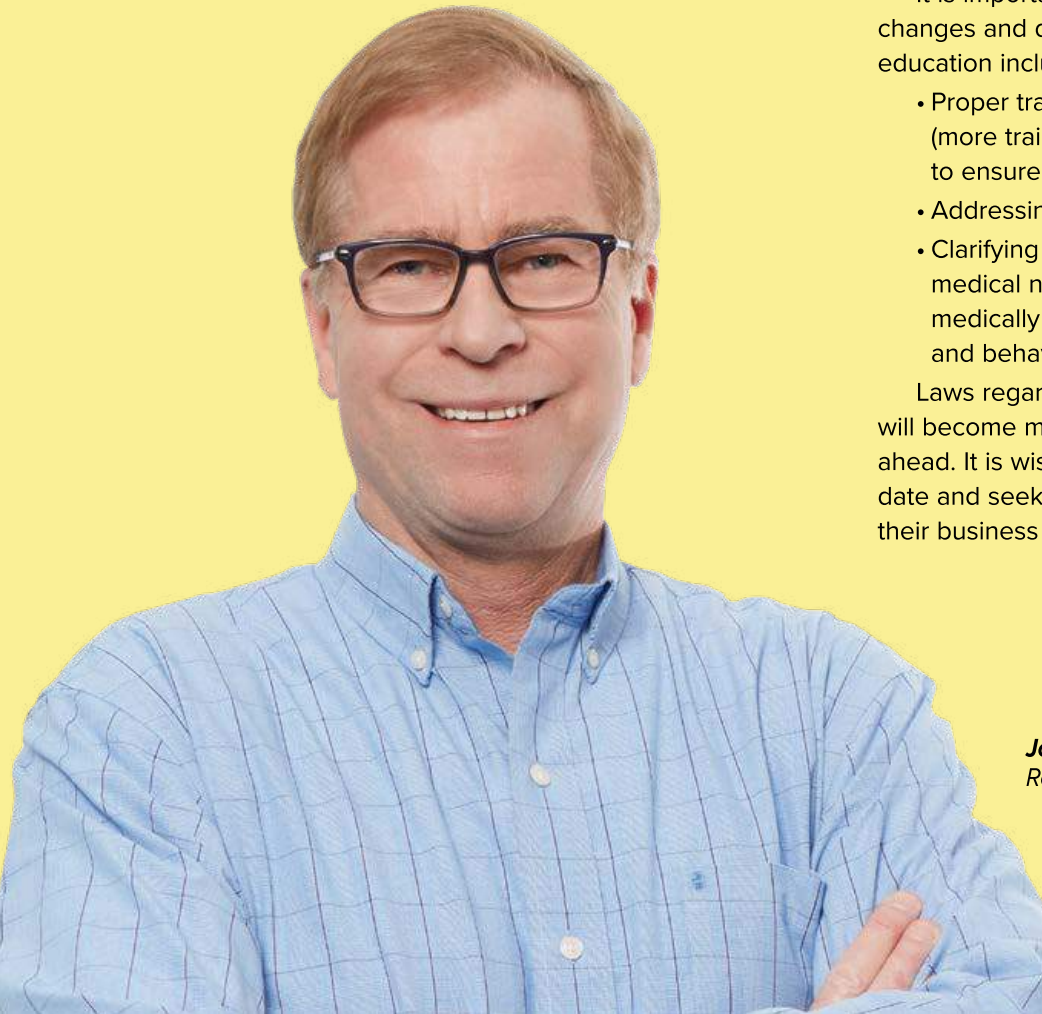
- A clearly stated drug and alcohol testing policy.
- Safety training and orientation on the dangers of impairment in the workplace.
- Addressing new policy updates with employees and receiving acknowledgment from them.

It is important to educate supervisors on policy changes and drug impairment. Some areas of education include:

- Proper training to identify reasonable suspicion (more training needs to be developed in this area to ensure employees' rights are not violated).
- Addressing the company's response to questions.
- Clarifying confidentiality of employee's/applicant's medical nature who are registered to use medically and understanding the different safety and behavior concerns created by cannabis users.

Laws regarding cannabis use and the workplace will become more defined in the months and years ahead. It is wise for business owners to keep up to date and seek counsel as necessary to protect both their business and employees.


John Lack is Acuity's Construction Consultant. Reach him at jlack@acuity.com.



Find the Flagpole

Our 2020 Issue 2 flagpole was hidden on page 7. The three winners of \$100 chosen from among those who found it are:

Nicole Ungerman	Tegeler & Associates - Evanston	Evanston, WY
Makayla Krause	Siegeler Insurance Agency, Inc	Giddings, TX
Kurt Rupnow	Vizance Inc	Hartland, 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 May 15, 2020. This contest is open to agency staff only.



IMPOSSIBLE INSURABLES

NOT QUITE RIGHT

To learn how not to do a job, look no further than this setup, which includes no securement for the ladders and no fall protection for the workers. At least there are pillows!

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.



CLIENTS AND CARRIERS APPRECIATE MARY KAY DENCKLAU'S **OUTSTANDING SERVICE**

Over her 20-year career at LMC Insurance and Risk Management, Mary Kay Dencklau has held a number of different roles and has distinguished herself in performing all of them.

“Like many insurance agency professionals, Mary Kay wears many hats at LMC, and she does a great job juggling multiple priorities,” says **Gary Nordquist**, agency Senior Vice President. “Being named an

Outstanding Service Professional by Acuity is very much deserved. We are very fortunate to have Mary Kay on our team!

Mary Kay initially joined the agency as an Account Manager. She later moved to the agency’s agribusiness division before returning to P&C as Quality Assurance Manager. Today as Carrier Relationship Manager in

LMC’s West Des Moines, Iowa, office, she works to be sure both customers and carriers build strong partnerships with the agency.

“Customers are busy with businesses to run, and we are here to support them by making sure the insurance process is as easy as possible. Likewise, underwriters are busy as well, so we always focus on being honest and upfront, providing as much information as we can so that the process goes smoothly,” Mary Kay says, adding that she enjoys the variety of commercial lines business.

“Even though I’ve handled a lot of different accounts, every day I learn something new and find new ways to solve customers’ problems. This job is never boring!” she says.

Congratulations to Mary Kay Dencklau, an Outstanding Service Professional!



OUTSTANDING

WORD OF MOUTH

facebook

Nothing says customer satisfaction like long-term relationships. Hear from the Jarvises, who have been with Acuity for over 60 years, at facebook.com/AcuityInsuranceCompany.

