

OPEN **SEMCI**



SUPPORTING
COMMERCIAL
SEMCI

ACUITY STEPS UP SUPPORT FOR COMMERCIAL LINES SEMCI

It's hard to believe that insurance was primarily a paper-based business just 20 years ago. The evolution from paper to electronic applications is arguably the most impactful transformation in our industry's history, creating dramatic gains in efficiency, productivity, and accuracy. Being able to access electronic data remotely has also been essential in complying with recent stay-at-home mandates.

Electronic data is the foundation upon which single-entry, multi-company interface (SEMCI) is built. In personal lines, agents have the widespread capability to enter application information once into their agency management system and to use that information to obtain quotes and bind policies with any number of carriers. Achieving SEMCI has been more elusive in commercial lines; however, the landscape is rapidly changing.

Commercial SEMCI

Acuity is committed to supporting SEMCI in commercial lines. We are currently partnering with several leading SEMCI insurtechs, including Semsee, Tarmika, Wheelhouse (Talage), Bold Penguin, and Internet of Insurance (DAIS). We are working on partnerships with several others and have the capability to support every major platform.

With SEMCI, agents can obtain multiple quotes from one application entry into their management platform, allowing them to easily compare results

with customers. SEMCI also eliminates errors associated with re-entering information multiple times into different carriers' online quoting systems.

"We love our independent agents, and these partnerships will enable agents to quote and place commercial business faster and more efficiently," says **Ben Salzmann**, President and CEO.

"Acuity is committed to providing and supporting solutions that make agents more efficient so they can better compete in this digital world," adds **Wally Waldhart**, Vice President – Sales and Communications.

SEMCI Future

Acuity is already far ahead of other regional companies in supporting commercial lines SEMCI thanks to the extensive library of application programming interface (API) capabilities we currently have and continue to build.

"Our APIs allow us to be nimble and partner with whomever an agency is working with. We are able to quickly roll out capabilities other carriers can't and help make transactions more efficient for the agent," says Salzmann.

"We have the capability to be where agents are," Waldhart says. "And we're doing and taking steps to build our interface capabilities even further to be able to connect with agencies regardless of the platform they use to do business."





Single-entry, multiple-company interface (SEMCI) is like magic!

Acuity, long recognized as a leader in agency interface technology, is committed to supporting SEMCI in commercial lines. SEMCI drives efficiency in the quote and application process and allows you to choose how you want to do business with Acuity.

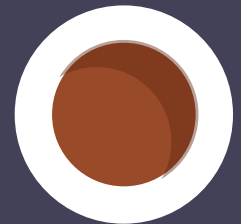
Acuity currently partners with several of the leading commercial lines insurtechs. We are building, exploring partnerships, or expanding with numerous other independent agency technology solutions. And Acuity is on the forefront of integration technology, continually building the connections necessary to be ready to connect to new insurtechs as they emerge.

Bringing efficiency to your agency.

“

We love our independent agents and this partnership will enable them to quote and place small business faster and more efficiently.

- BEN SALZMANN
CEO, ACUITY



The Independent Insurance Agent's Go-To Platform For Quoting Small Commercial Business.



Our easy-to-use, cloud-based submission platform is intuitive for producers, marketers and CSRs to manage your agency's quoting activity.

We dynamically combine carrier questions into one smart form, auto-filling business & property data and performing real-time risk appetite checks.

The smart form is submitted to multiple carriers, immediately returning quotes to our platform & creating records in your carrier portals. No redundant data entry!

Because we believe selling small commercial is a BIG deal!

CONTACT US: info@semsee.com / 646.779.7595 / semsee.com

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BE THE CONNECTOR



The Internet of Insurance is now proudly partnering with Acuity Insurance

Putting Small Business Back in Your Wheelhouse



Become a Digital Agent

Sell via any
digital channel.



It's Your Business

100% commission.
You own the book.
You own the data.



Affordable

One affordable
licensing fee.
No hidden costs.

NOW FEATURING



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[insurancewheelhouse.com](https://www.insurancewheelhouse.com)

For agents helping small business, we have big news.



Two of the most forward-thinking companies in the industry have joined forces—to bring you the largest commercial exchange in Wisconsin. So, no matter what kind of small business you’re helping find the right coverage, we can make it faster, more efficient, and more fun. Find out how our products and platform can supercharge your success today.



ACUITY CONTRIBUTES \$300,000 FOR COVID RELIEF

Acuity is making a special, \$300,000 financial contribution equally distributed among three charitable organizations, including the Sheboygan County Food Bank, the Salvation Army, and Feeding America, to support those groups' COVID-19 relief efforts.

"This is an unprecedented time in the history of our nation and the world," says **Ben Salzmann**, President and CEO. "Supporting the community is always a priority for Acuity, and there has never been a higher need for essential services than right now when many individuals and families have had their lives significantly disrupted."

The need for food and vital services is indeed great. "Demand for food pantry services has risen 25 percent in the past two to three weeks and is expected to grow significantly for the foreseeable future. Complicating matters is having to cancel many food drives due to safety concerns given the stay-at-home and social distancing directives. As a result, our organization's entire 2020 food purchasing budget has been spent already, so Acuity's support is tremendously important. We can't thank the Acuity team enough for their generosity and kindness in this critical time of need," says

Patrick Boyle, Executive Director, Sheboygan County Food Bank.

For the Salvation Army, major areas of need right now are for food, shelter, and assistance with utility bills, rental payments, and prescription medications. The number of requests for food assistance is already three times higher than normal. In addition, the demand for temporary shelter is high.

"We've been in Sheboygan county for over 120 years helping people, including through our food pantry and shelter. The support of Acuity helps connect families and individuals with the basics they desperately need," says **Major Jay Davis** of the Sheboygan Salvation Army.

Each of the three organizations is playing a vital role in crisis response. The Sheboygan County Food Bank works to collect and distribute food to area residents while inspiring the community to support advocacy and other anti-hunger efforts. The Salvation Army maintains food pantries, shelters, and other services to provide for individuals and families. And the Feeding America network is the nation's largest domestic hunger-relief organization, working to connect people with food and end hunger.



BOISE'S HIGGINS & RUTLEDGE INSURANCE PUTS CUSTOMERS FIRST

There are many reasons customers choose to do business with Higgins & Rutledge Insurance, including the agency's experienced staff, representation of a wide array of companies, and history in Idaho that spans more than 70 years. The most important reason is the service the agency provides.

"We believe in doing everything we can to help our customers, particularly when they have a claim, which can be a stressful and confusing process. We work hard to be an advocate for them," says **Rod Higgins**, agency President.

"Regardless of the size of an account, we treat everybody with the same care and try to go above and beyond their expectations," adds **Tracy Forsythe**, Commercial Lines Producer. "That was always **Bert Higgins'** mantra, and it stands as the agency's mantra today."

History of Service

That spirit of service has been part of the agency since its founding as the W.C. Robinson Company in the 1940s. **Bert Higgins**, Rod's father, joined W. C. Robinson Company in 1946 and became sole owner in 1951. Bill Rutledge came on board in 1970, and the agency gained its current name, Higgins & Rutledge Insurance. Rod joined the staff in 1971 and was named President of the corporation in 1989.

With its rich family history, under Rod's continued guidance the agency has grown to 28 employees who are known not just for a commitment to service, but also to continued education. "In this business, education is everything," Rod says.

"Our customers trust our knowledge," adds **Lynette Larango**, Personal Lines Producer. "They know when they need an answer to their insurance questions, we will have it."

Higgins & Rutledge has strong retention among both customers and staff. Tracy and Lynette have been with the agency for most of their insurance careers. "We have many people with decades of experience on our staff, and a lot of people who end up retiring from here," Rod says.

The agency's mix of business is about 10 percent personal lines, 90 percent commercial lines. Higgins & Rutledge has a Commercial Lines Department, a Personal Lines Department, a Bonding Department, and a Group Life and Health Department. "We write everything from commercial real estate, hospitality, contractors, farms, contractors' bonds, group and life benefits, as well as a wide range of main street type business. In Idaho, you have to do a little of everything," says Rod.

The agency is also known for its presence in the community. It is an avid sponsor of university and local high school sports teams, nonprofit organizations such as the Bishop Kelly High School Foundation, Boise's Light My Fire burn-out fund that helps those in need after devastating fires, and more.

Securing the Future

The agency has plans for continued growth. "With our office in Boise we are able to serve Ada and Canyon counties, where 40 percent of the state's population is located," Rod says. "We've also had success purchasing agencies and wouldn't hesitate to buy another one if it's the right opportunity. We are well positioned to write insurance business in a majority of the country as we are licensed in most states."

Most important to the agency's future in these challenging times is its commitment to customer service and care for its employees. "This is a great place to work, where you are treated like family, you have lots of support, and you know that people have your back," says Lynette.

"It's a great atmosphere to work in," adds Tracy.

"We've never been down this road before with the current health and economic crisis, but we know we're all in it together," Rod says. "We will all bounce back."



Lynette Larango, Rod Higgins,
and Tracy Forsythe

PLAYING WITH FIRE

Commercial Processor **Amanda Rodriguez** has never been afraid to try something new. “It’s always exciting to learn how to do something, particularly something you didn’t think you would be able to,” she says. Amanda lives in Sheboygan and has three children: **Bailey**, age 10, **Logan**, 5, and **Emilea**, who will turn 1 this year.

A few years ago, Amanda picked up a hula hoop and gave it a spin. “When I started, I was apprehensive, but I picked it up quickly,” she says. “Hula hooping was great for exercise and also turned into great stress relief.”

Amanda enrolled in a class and learned there’s a lot more to hula hooping than traditional spin. “There’s regular ‘waist hooping.’ You can spin around your arms and legs. There’s ‘off body’ where you spin above your head. There’s a plethora of tricks you can learn to do.”

Heating Up

Eventually, Amanda started teaching a hooping class herself. As she networked, she began to discover the world of circus arts, a broad category of activities that includes juggling, acrobatics, and other performance done for fun, relaxation, and exercise. She also became interested in adding a new element to her hooping repertoire—fire.

“Learning how to ‘fire hoop’ added a whole new level of excitement and difficulty,” Amanda says. “You need to

understand how different fuel types perform and how fire reacts to different conditions in the environment such as wind. You always need to be very aware of your surroundings.”

From there, she added fire-eating to her repertoire, an art that has many different techniques with creative names. For instance, “shoot the moon” involves taking one lit torch and using her mouth to move the fire to an unlit one.

With the “candlestick” trick, Amanda grabs the flame from a lit torch with her mouth and blows it upward, resembling a candlestick.

Typically, Amanda uses white gas in her performance, whereas others may use kerosene or add oil to the fuel.

Regardless of the fuel chosen, performers need to have a healthy respect for the potential danger.

“If anyone says they’re not afraid of the fire, they are lying. You have to have that fear, so you don’t get complacent,” she says.

There are also strict rules performers follow, including pulling long hair up and wearing no perfumes or synthetic or flammable clothing. A safety partner with a fire blanket should always be on hand.

Fire Dance

For Amanda, the risks are outweighed by the satisfaction she gets from mastering a new performance. “I can do something that most people probably think is crazy,” she says.

“Moving fire around is an art. It’s like a dance,” she adds. “Unlike props that never change, fire is different every time. It’s exciting.”



Clockwise from left: Amanda performs the candlestick trick, shows off her hooping skills at headquarters, and practices with “fire fans.”

BEYOND THE BREACH: CYBER SUITE COVERAGE ADVANTAGES

Acuity's Cyber Suite consists of the core components of Cyber Liability, Data Breach, and Identity Recovery. Within these main categories are several lesser-known coverages that can provide a significant benefit to customers if a loss occurs.

Business income. If the insured is subject to a computer attack, Cyber Liability pays for hiring of a professional firm to restore and recreate data and to restore the insured's computer system to its pre-attack functionality. The Cyber Liability form also provides business income coverage at 50% of the Cyber Liability limit, covering loss of income that would have been earned during the time the insured's system and data recovery activities are taking place. It also covers any additional cost the insured incurs to operate their business.

Both the business income and extra expense cover the insured from the time the computer attack is first discovered until either the date all data and system restoration/recreation has been completed or could have been completed with due diligence (whichever is earlier).

Public Relations Expense. Another little-known benefit within the Cyber Liability coverage is public relations expense. If the insured is subject to business income expense described above, \$5,000 coverage is available for the services of a professional public relations firm to assist in communicating their response to the computer attack to the media, public, and directly to the insured's customers, clients, or members.

There is also public relations expense within Data Breach coverage, subject to a \$5,000 limit. Public relations services are designed to help retain the insured's relationship with the affected individuals of the data breach, including advertising and special promotions (but not more than \$25 per affected individual and not available to directors or employees of the insured).

Notification Expense. Data Breach coverage also provides coverage up to the aggregate limit for the necessary notification of individuals* that were subject to the data breach. This is important as many states have specific regulations and guidance on how customers need to be communicated with after a breach of data has been discovered.

Professional Legal Counsel. If a data breach has occurred, Cyber Suite allows a sublimit for professional legal counsel to help determine how the insured should respond to the breach. Costs for this service (up to the sublimit) are covered even if it is eventually determined that there was no covered data breach, at which point no further costs are paid.

Additional Data Breach Coverages. Cyber Suite also provides coverage for services provided to individuals, such as the insured's current, former, or prospective

customers, clients, owners, or employees whose personally identifiable information may have been compromised.

Services include:

- Informational materials including loss prevention and customer support information.
- Toll-free helpline for affected individuals with questions about the data breach.
- Credit report monitoring for affected individuals to automatically monitor for activities affecting their credit records.*
- Identity restoration case management to help victims of identity theft through the process of correcting credit and other records and, where possible, restoring control over the individual's personal identity.*
- Coverage to pay regulatory fines and penalties at 50% of the coverage limit. This is important in the event state-mandated deadlines to notify affected individuals were missed.
- Payment card industry (PCI) fines or penalties imposed under a contract to which the insured is a party are covered at 50% of the data breach coverage limit.

Cyber Liability and Data Breach coverages are essential for businessowners of every size. Outlining the beneficial coverages beyond data and system restoration can help convey to your clients the advantages of purchasing this must-have coverage to maintain business continuity and reputation.



**BY CRYSTAL KULTGEN,
COMMERCIAL LINES CONSULTANT**

*These benefits apply if the personal data breach involved personally identifiable information.





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.

Trucking

Recently, the Wisconsin Motor Carriers Association held their annual Safe Driver Lunches and Awards Dinner. These events recognize drivers in the state for their commitment to safe driving and allow attendees to reflect on how important the role of a truck driver is to our communities. Once again, Acuity was the proud major sponsor.

In these unprecedented times, while much of the world has ground to a halt, the trucking industry has kept moving. Whether keeping our grocery store shelves stocked, gasoline stations equipped with fuel, necessary medications delivered to pharmacies, or other essential operations running, truck drivers have stepped up and performed heroically.

Each year, National Truck Driver Appreciation Week is set aside to honor and thank truck drivers. This year, do not wait for Appreciation Week. Please make it a point to thank a truck driver for all they do to keep our society moving.

BY **ALEX LANSER**,
COMMERCIAL LINES CONSULTANT



Retail

Many retailers have business personal property stored in basements or otherwise below grade in their buildings. That property is at risk of damage from water backup or sump overflow, but standard business property policies don't provide coverage for these types of losses.

Acuity can help provide protection for these types of claims on either our Bis-Pak (BOP) or commercial property policies. Adding the Water Backup and Sump Overflow coverage endorsement provides:

- Water backup or sump overflow coverage per location scheduled on the endorsement.
- A separate deductible of \$250 per occurrence.
- Available limits of up to \$50,000 per location.

As always, if you have any questions regarding the water backup and sump overflow coverage that Acuity offers, contact your commercial lines underwriter who will be happy to assist you!

BY **DANIEL KAUFENBERG**,
COMMERCIAL LINES CONSULTANT



Services

Did you know that Acuity has several landing pages specifically for service industries? We have landing pages for the main classes of business we write, including the following service industries:

- Hotels & motels
- Auto repair
- Landlord & rental properties
- Offices
- Services businesses

On each of these pages, you can see:

- Specialized coverages that we offer each industry
- Links to relevant blog posts on The Focus, Acuity's blog
- Industry-specific FAQs

Acuity's industry-specific landing pages are great tools you can use to supplement what you already use to educate your services customers about how Acuity can provide for their insurance needs!

BY **PAIGE K. NELSON**,
PRODUCT ANALYST



Construction

Maximum Acuity Service for Healthcare (M.A.S.H.) is another great reason to place workers' compensation business for your construction clients with Acuity.

M.A.S.H. is an Acuity program that allows injured workers to seek nonemergency care through a nurse hotline. Our M.A.S.H. hotline allows for immediate intervention and evaluation of a claim. It reduces costs for nonemergency injuries by allowing a nurse to triage if medical care is truly necessary. If it is necessary, our M.A.S.H. nurse will refer the injured worker to obtain appropriate medical care through a preferred network of providers. M.A.S.H. features include:

- Nurses licensed in all 50 states
- Streamlined non-emergent care for injured workers
- Injured workers channeled to preferred network of providers
- Employer access to online case information
- Healthcare advocacy for injured employees
- Reduced claim costs combined with proper medical care for employees

By using M.A.S.H., a workers' compensation claim is automatically reported to Acuity to begin processing. The service is available 24/7, with bilingual capabilities. Visit [acuity.com/mash](https://www.acuity.com/mash) to learn more.

BY **BRAD LLOYD**,
TERRITORY DIRECTOR



Manufacturing

Many manufacturing industries are able to help out the country and protect the vulnerable healthcare workers on the front line in the fight against COVID-19. By doing so, the businesses are filling a need in the market and also keeping their companies afloat. Some have even needed to hire more employees in order to fill their orders.

Manufacturing companies have repurposed their operations in different ways. Distilleries are making hand sanitizer using their ethanol, an ingredient used to make their spirits. Gourmet food companies have repurposed some of their plastic packaging to create face shields for the medical industry, and 3D printers have used their rapid prototyping technology to create models for PPE equipment.

Acuity understands that manufacturers are essential in protecting our country, and that it may bring a change in a company's operations for a time. Please contact your underwriter to inquire about these changes in your clients' businesses. We can help verify the proper class code and exposure have been added to help minimize any surprises at audit. You and your clients may also need insights from our loss control representatives to understand and address new product liability, fire, or employee injury exposures.

BY **DEIDRE RAULIN**,
PRODUCT ANALYST



Personal Lines

Car and motorcycle owners often add custom equipment or parts that modify the performance or appearance of their vehicles. This equipment is covered by the basic personal auto policy up to a \$1,500 limit. Excess Custom Equipment Coverage is an endorsement to a personal auto policy that covers equipment, furnishings, and parts in or upon any auto, other than original manufacturer equipment, furnishings, or parts above the policy limit.

If the insured vehicle is a private passenger auto, pickup, or van (including minivans), custom furnishings or equipment includes, but is not limited to:

- Special carpeting or insulation
- Furniture or bars
- Height-extending roofs
- Custom wheels, tires, spinners

If the insured vehicle is a motorcycle, custom equipment coverage is provided, again with a \$1,500 limit. Motorcycle excess custom equipment above this limit can be added, like that done for autos, by endorsement. Custom equipment includes, but is not limited to:

- Saddlebags
- Fairing and windshields
- Custom plating, exhaust, seats, wheels, or tires
- Safety guards and crash roll bars

BY **BILL WEISS**,
SENIOR PERSONAL LINES CONSULTANT



ACUITY TO PROVIDE NEARLY \$20 MILLION IN **RELIEF TO AUTO CUSTOMERS**

To assist customers affected by the COVID-19 crisis, Acuity is discounting its personal auto rates, subject to regulatory approval. This reduction will benefit existing as well as new policyholders and provide nearly \$20 million in relief to our personal lines customers.

“At Acuity, protecting people is our top priority. We recognize that our customers are having financial challenges at the same time they are driving significantly less due to government-mandated shutdowns or shelter-at-home directives. Reducing auto insurance rates is one way we can help,” says **Ben Salzmann**, President and CEO.

Existing personal lines auto policyholders will receive a rate cut for the entire next 12-month policy term at their policy renewal. New customers will also see a reduction in Acuity’s standard automobile insurance rates. A typical customer with two cars will see a decrease between \$50 and \$100, depending on their

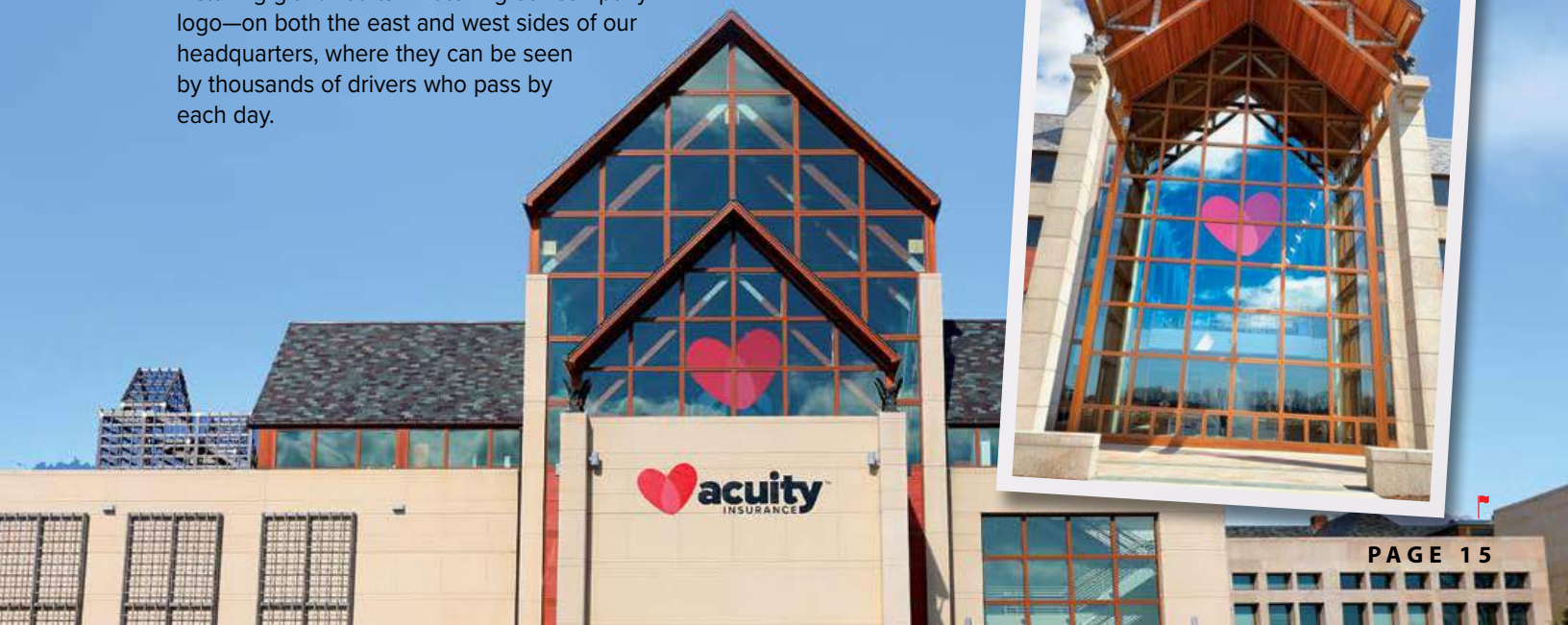
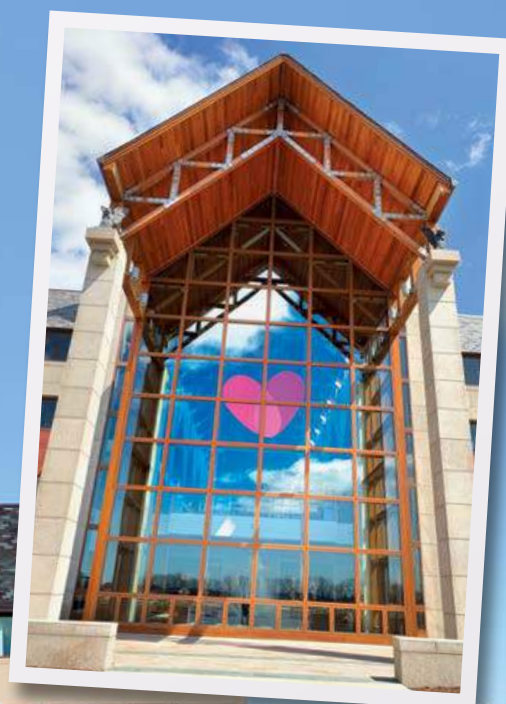
unique situation. The rate decrease will apply to all new and renewal policies with effective dates on and after March 11, 2020.

Customers do not need to take any action to receive this credit—it will be applied automatically. Additionally, Acuity continues to work closely with its policyholders to offer payment solutions based on individual needs and circumstances.



ACUITY JOINS **“HEART HUNTERS” MOVEMENT**

The “Heart Hunters” movement began on Facebook as a way to spread hope, love, and compassion during the COVID-19 pandemic. People are encouraged to put up hearts in the windows of homes and businesses, and share pictures of hearts they find. Acuity recently joined the movement by installing giant hearts—matching our company logo—on both the east and west sides of our headquarters, where they can be seen by thousands of drivers who pass by each day.



CAMMI HIGLEY PAYS IT FORWARD

The July 2017 *Infocus* featured the story of **Cammi Higley**, Personal Lines Account Manager for Dixie Leavitt agency in St. George, Utah. Cammi had recently undergone her last round of chemotherapy for breast cancer and was anxiously awaiting to see if her treatment would be successful.

We're pleased to report that, for nearly three years, Cammi has been cancer-free. It's been a difficult journey filled with emotional ups and downs, but in that journey, Cammi found a renewed sense of purpose.

"Around last October, I was feeling down and wondered where my life was going. I realized I needed to do more," she says.

She discovered Korah Kids, a nonprofit devoted to bringing awareness to and serving the people of Korah, Ethiopia, through income generation, sponsorship programs, feeding programs, rent and medical support, and education. On the site, she found a photo of **Dawit**, a 16-year-old boy who had lived in an orphanage since he was 6 years old. He was in need of a sponsor to help him move out of the orphanage and into an apartment so he could go to school.

"Something stirred within my heart and soul and I knew I needed to help him," says Cammi. "With help from my mom and sister, we were able to get him moved out of his apartment into Addis Ababa.

Two donations purchased him a bed and mattress. He is learning to pay bills, cook, and attend school on his own."

In January 2020, Cammi and her husband, **Andy**, traveled to Ethiopia with Korah Kids and met Dawit. They also served in an infant orphanage and distributed hundreds of "blessing bags" that included clothing and toys to local children.

"Korah is a city where over 100,000 people live and survive off garbage. As a team, we were able to provide monetary donations as well as purchase metal for roofs and more. It was an amazing humanitarian trip," she says.

The Higley family is currently in the process of obtaining a passport for Dawit and, hopefully, a Visa to attend school here as a foreign exchange student for a year.

"I love Ethiopia—the people, the culture, the kindness in such unimaginable lifestyles. I encourage you to go visit **KorahKids.com** and see how you can help," Cammi says. "Give to Live!"

Cammi, Dawit, and Andy





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.

Juleen



Acuity has been great! I had an accident almost 4 years ago and was so impressed with the kindness and efficiency of the claim rep. More than that Acuity has always been a 5-star company in my book! I'd recommend them to anyone. P.S. I love the huge American flag that flies over the headquarters. Makes my patriotism soar!

Current Openings

glassdoor

2020 BEST PLACES TO WORK

EMPLOYEES' CHOICE

Headquarters

- Business Systems Analyst
- Communications Assistant
- Fleet/Maintenance Specialist
- Licensed Agent - Multiline
- Regulatory Affairs Analyst
- Sales Assistant
- Systems Engineer - Mainframe

Field

- Field Premium Auditor,
St. Louis, Missouri
- Territory Director,
Oregon

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

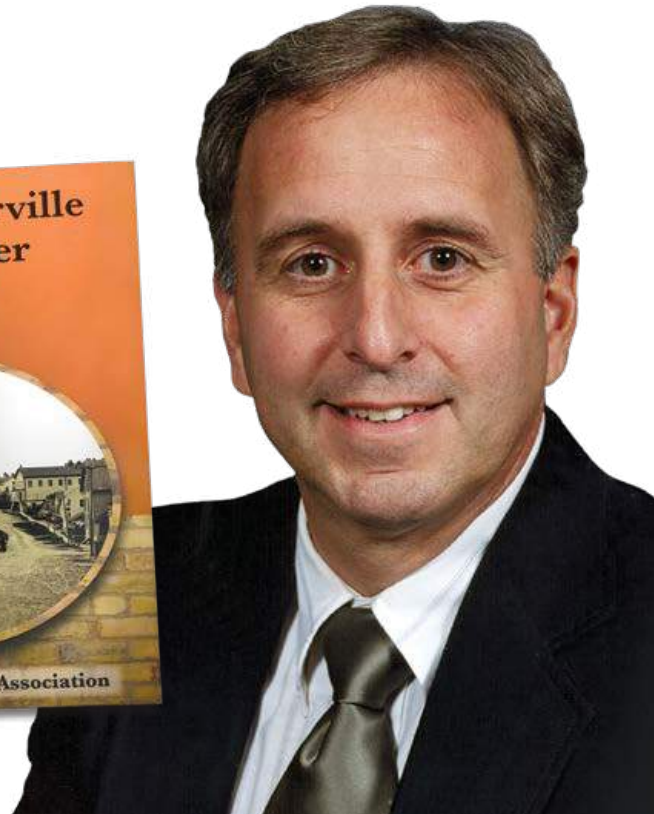
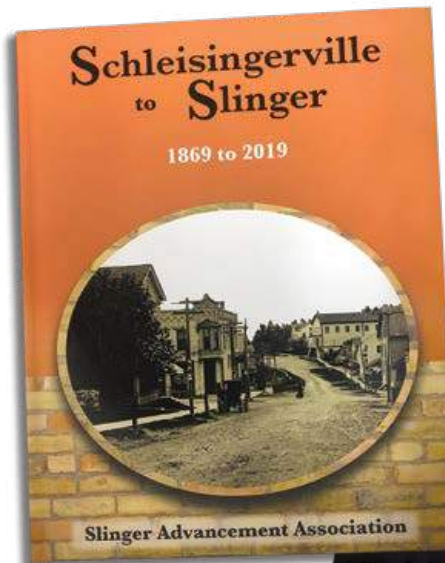
Acuity provides equal employment opportunities to all employees and applicants for employment without regard to race, color, sex, sexual orientation, gender identity, religion, disability, age, genetic information, veteran status, ancestry, national or ethnic origin, marital status, and all other protected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

WISCONSIN AGENT DOCUMENTS

VILLAGE HISTORY

Larry Gundrum, Partner at Gundrum Insurance in Slinger, Wisconsin, recently authored *Schleisingerville to Slinger*, published by the Slinger Advancement Association. (Slinger was founded as Schleisingerville in 1848, incorporated in 1869, and changed its name in 1921). At over 500 pages, the book documents the village's 150-year history and features over 1,300 photos, including more than 600 historic photos that help bring that history to life.

Larry grew up in Slinger and attended Slinger schools. He graduated from UW-Whitewater with a bachelor's degree in accounting and has spent his career in insurance. He is a long-time member of the Slinger Advancement Association, was chairman of Slinger's 125th anniversary celebration, and was chairman of the Slinger Park Board for many years.



NEW SERVICES MANAGER NAMED

Jodie Scott is promoted to Manager - Services, Sales/Continuing Education Support and Document Transcription Processing. In her new role, Jodie will support the Sales team with agency partnerships and maintenance of Acuity's continuing education (CE) program for agents. She will also work with and guide the Document Transcription Processing team.

Jodie earned her associate's degree from Lakeshore Technical College. She held various retail management roles before joining Acuity in 2007 as a Commercial Processor. She spent a few years in Services Claims where she also learned transcription. Jodie moved into the Sales Assistant role in 2014.





We encouraged readers to send work-from-home photos, and here are this month's winning entries. If you'd like a chance to win \$100, email a picture of you or your family with Acuity logo gear to infocus@acuity.com. If we use your picture, we'll send you \$100! This offer is open to all employees of Acuity and our independent agencies.

William Peasley from the Norgaard Agency and his son, **Thomas**, catch some late-winter backyard sun.



Ready for my team meeting!



Janis Pfeifer, Senior Inside Claims Representative, sports a full ensemble of Acuity garb.



Mike Zagrodnik of Baer Insurance and his wife, **Jane**, enjoyed the Acuity Mélange Blanc so much that they bought a case! Mike is also using his work-from-home time to earn CE credits online from Acuity U and was able to obtain the remaining 14 credits needed for his license renewal!



Evangeline Irish, Senior Account Manager at Clark Insurance in Maine, shows what to do when you want to be warm in your home office but don't want to turn the heat up more!



**WHERE
IN THE WORLD IS
ACUITY?**

Lindsey, daughter of **Lori Clark** from Certified Insurance, dug into some Acuity jellybeans after a hard day of online school and social distancing.



Zach Trepanier of HNI is spending home-office time with his newborn son, **Owen**.

Industry Insider

A study by IAM RoadSmart highlighted the safety dangers of “infotainment” devices in vehicles:

- Interacting with Android Auto and Apple CarPlay when driving can impair driving performance to “potentially dangerous levels.”
- Drivers using technologies that send features from the phone to the vehicle’s infotainment systems had slower reaction times than if they had used cannabis, and five times slower than someone with the legal limit of alcohol in their system.
- Drivers took their eyes off the road up to 16 seconds to fiddle with infotainment system controls.



Q. An auto repair shop just came across my desk. Are auto repair shops a good fit for Acuity?

A. Definitely! Acuity understands auto repair shops and has the coverages necessary to protect them.

Q. Wow, I didn't know that! What coverages do you offer for auto repair shops?

A. Coverages we offer specifically for auto repair shops include: Garagekeepers, Broad Form Products, Coverage for Property Damage to Your Work, Limited Pollution Liability Coverage, and Hired and Nonowned Auto. Additionally, we will write this coverage in Bis-Pak where we have a Car Care program.

Q&A CUIITY

Q. Where can I go to learn more?

A. Submission guidelines can be found in the Service section of the Acuity Secret Files. You can also find more information on our website at acuity.com/business/auto-repair-insurance, check out our Bis-Pak - Car Care Business brochure, or talk to your underwriter or territory director!

FOCUS ON INSTRUCTION

Congratulations to **Stephanie Stirling**, Personal Lines Processor, who earned the AINS designation. Additionally, congratulations go out to several staff members who completed insurance coursework:

- Jackson Alexander**, Commercial Underwriter – AINS 21
- Toni Apatira**, Commercial Underwriter – CPCU 530
- Kiefer Bennett**, Commercial Underwriter – AU 60
- Josh Hogan**, Commercial Underwriter – AU 62
- Oliver Kornetzke**, Programmer – AINS 24
- Breanna Tan**, Programmer – AINS 24
- Sara Vesel**, Commercial Underwriter – CPCU 551
- Kayla Wieberdink**, Personal Lines Underwriter – CPCU 500



ASK THE CONSULTANT

ASK CLIFF

Should I adjust my fuel purchasing programs in this volatile market?

The second quarter of 2020 is seeing an unprecedented reduction in fuel prices due to the COVID-19 slowdown. The U.S. Energy Department's weekly U.S. No. 2 diesel retail prices chart shows this significant downward trend.

Understanding your fuel program is very important to capitalize on pricing trends and prepare for the future. A tractor operating 110,000 miles per year, with fuel economy of 5.5 mpg, uses 20,000 gallons of diesel annually. Each one-cent savings in the cost of a gallon of fuel represents a \$200 savings per year per tractor.

Most motor carriers have a discount off the pump or cash price or have negotiated a contracted price with a truck stop, chain, or group purchasing program. However, creating an effective fuel management program involves more than just discounts.

Purchasing Diesel Fuel

The most common method truckers use to purchase over-the-road diesel fuel is a fuel card. There are several reasons, including eliminating the need for cash, ease of use, and driver rewards programs. Most fuel cards also offer purchasing reports, reduce the amount of administration time needed from the motor carrier, and offer security protection features on fuel purchases.

However, not all fuel cards offer the same benefits or savings to the motor carrier. Typically, the chain-station fuel cards offer the smallest savings, whereas being a member of a purchasing group specializing in fuel cards can offer much greater savings. I have also found that it is relatively easy to save a few cents per gallon on diesel with chain fuel cards or apps like GasBuddy.

Fleets with an aggressive fuel purchasing program go beyond fuel cards and can save significant money—anywhere from 5 to 30 cents per gallon. This translates into a savings of between \$1,000

to \$6,000 per tractor.

For a fleet with 10 trucks, that could be as much as \$60,000 a year.

Achieving larger savings requires more due diligence and working knowledge of the motor carrier, including understanding how fuel products are sold.

The futures market is a mostly electronic platform exchange on which buyers and sellers can trade various fuel commodities (on paper) any time from a month from now to 18 months in the future, usually no less than 42,000 gallons per trading block. The Oil Price Information Service (OPIS) has a good resource to help you understand this market at www.opisnet.com/resources/#buying101.

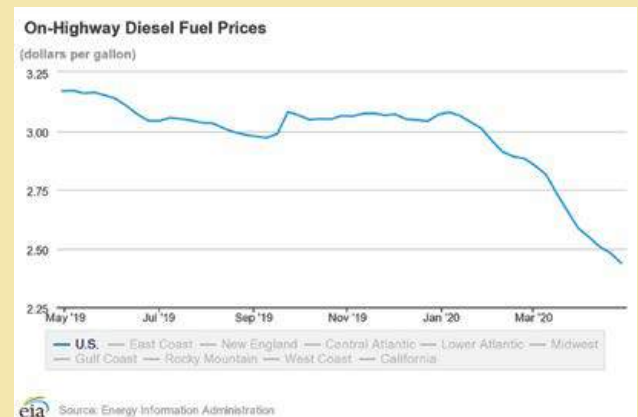
The spot market is the one-time sale of a quantity of product on the spot, which in practice typically involves quantities in the thousands of barrels at a convenient transfer point, such as a refinery, port, or pipeline junction. Purchases are done in bulk, typically 5,000 barrels (210,000 gallons) to 50,000 barrels (2.1 million gallons).

Terminal, or rack, sales of product are done by the truckload (typically about 8,000 gallons) at the loading rack of a product terminal, supplied from a refinery, pipeline, or port.

Dealer tank wagon (DTW) involves sales of a truckload or less of product, delivered into storage at a retail outlet.

Retail is fuel sales to the consumer, normally occurring at a service station, convenience store, or other retail outlet.

To find additional pricing information, start with market indices like Diesel Fuel Update via the U.S. Energy Information Administration at eia.gov/petroleum/gasdiesel/, Platts at www.platts.com/, Argus at www.argusmedia.com/Crude-Oil, or OPIS at www.opisnet.com/retail-fuel-prices.aspx. Fleets can utilize these to gain transparency into the market and understand the mechanisms behind the industry's current pricing.




Cliff Johnson is Acuity's Trucking Consultant. Reach him at cjohnson@acuity.com.

Find the Flagpole

Our 2020 Issue 3 flagpole was hidden on page 16. The three winners of \$100 chosen from among those who found it are:

Lori Hoge	Mid-Montana Insurance	Harlowton, MT
Lindsay Strand	Stamford Insurance Agency	Stamford, TX
Brynda Presnall	Perry Hunter Hall Inc	Abilene, TX

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



IMPOSSIBLE INSURABLES

SHOCKING!

Electrical meters are generally weatherproof; however, it's not wise to tempt fate. There's a reason many building codes specify "unacceptable locations" for mounting electric meters as "any location where moisture, fumes, or dust may interfere with the operation of the meter or materially damage it"—in other words, a location just like the one pictured!

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.



JO COLOMBO EXCELS AT CUSTOMER SERVICE

In the fast-paced world of commercial insurance, **Jo Colombo** of Fuhriman Insurance Agency is an expert at getting things done.

“Jo is a very gifted multitasker. Her ability to organize and prioritize activities and requests provides our clients, and our company partners, timely responses to their needs and requirements,” says agency President **Terry Fuhriman**.

Agency Vice President **Jared Fuhriman** adds, “Jo is one the most focused people I have ever worked with. Her work ethic enables us to maintain the top-notch customer service that our clients deserve.

Jo has been a Commercial Customer

Service Representative at the Boise, Idaho-based agency for 24 years and says there is no secret to delivering great customer service. “I was taught to work hard and do the best job possible for customers, and that’s what I always try to do,” she says. “I also enjoy the variety in commercial lines—it’s constantly changing and never boring.”

All the staff at Fuhriman Insurance Agency share a commitment to service excellence. “We all work hard and help each other out, and we laugh and have a good time too,” she says. “I’m thankful to work in a fantastic environment with wonderful people.”

Congratulations to Jo Colombo, an Outstanding Service Professional!



OUTSTANDING

WORD OF MOUTH

Vice President - Enterprise Technology **Marcus Knuth** discussed capitalizing on insurtech disruption with Insurance CIO Outlook. Read the whole story at www.facebook.com/acuityagents.

facebook

