



CELEBRATING THE

# ACUITY HERO

IN YOU!

AWESOME  
ISSUE 1

2020  
ANNUAL  
REPORT

APPROVED  
BY THE  
  
ACUITY  
COMIC CODE



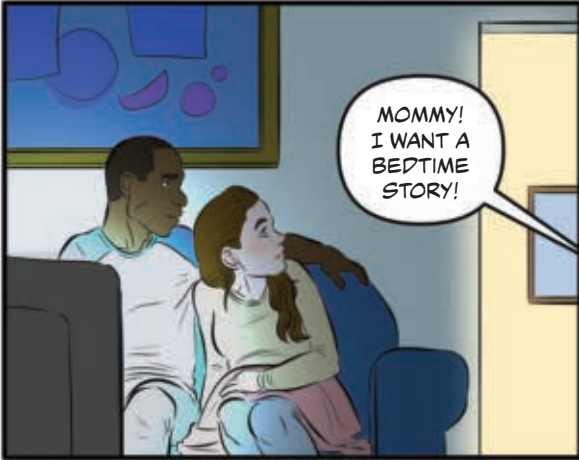
PLUS:

SPECIAL SUPER AGENT COMIC **INSIDE!**



**YOU ARE AN  
ACUITY HERO**

**THANK YOU! THANK YOU! THANK YOU!**



# SUPER CEO

A.K.A.  
BEN SALZMANN  
PRESIDENT  
AND CEO!



WHEN THE PANDEMIC MONSTER  
ATTACKED THE WORLD...



STREETS WERE  
DESERTED...

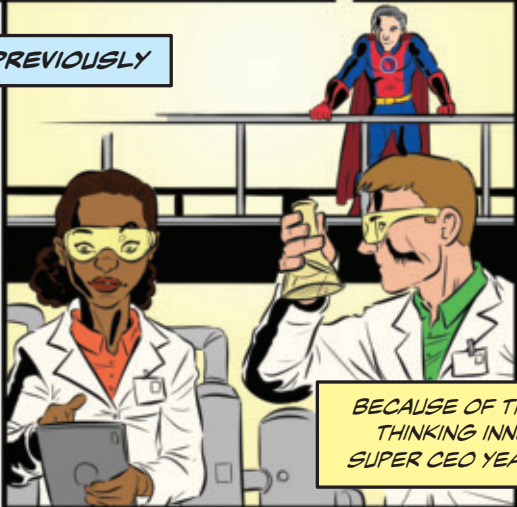


OFFICES WERE  
LEFT EMPTY...



PHONES RANG  
OFF THE HOOK!

PREVIOUSLY



BECAUSE OF THE FORWARD-  
THINKING INNOVATION OF  
SUPER CEO YEARS BEFORE...



EUREKA!  
WE'VE FOUND  
THE SOLUTION!

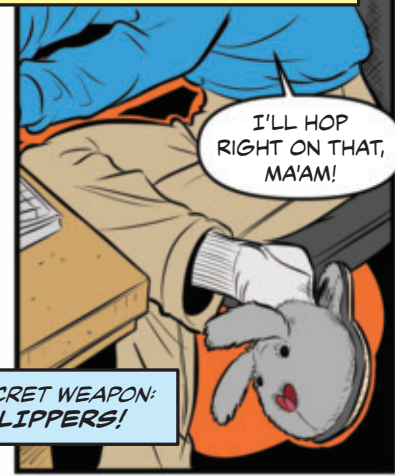
...ACUITY EMPLOYEES NOW HAVE THE TOP TOOLS TO ATTACK THIS CRISIS HEAD ON. REMOTELY!



I LOVE MY NEW TABLET AND LAPTOP!



THIS VOICE OVER IP SYSTEM IS AWESOME!!



I'LL HOP RIGHT ON THAT, MA'AM!

AND THE SECRET WEAPON: BUNNY SLIPPERS!

AND COLLABORATION SOFTWARE MAKES BRAINSTORMING NEW IDEAS EASIER THAN EVER!



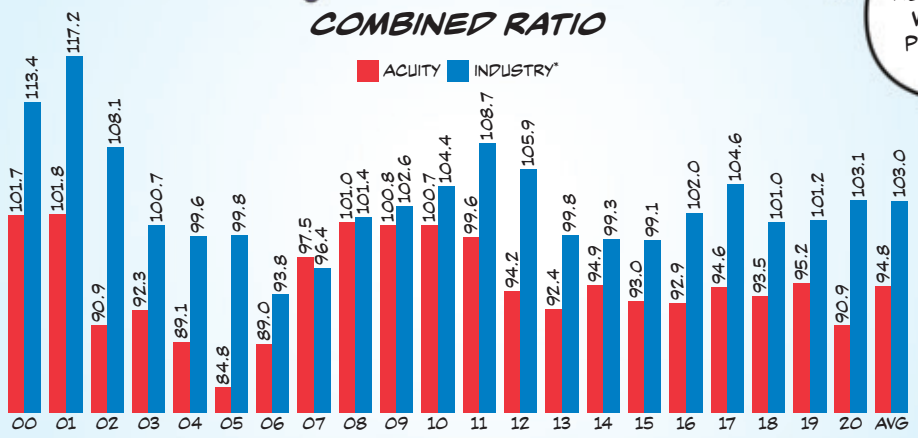
IT'S GREAT TO SEE YOU ALL!



LET'S MAKE THAT CHANGE AND RE-DOUBLE OUR EFFORTS!

**COMBINED RATIO**

■ ACUITY ■ INDUSTRY\*



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

AND THESE NUMBERS SHOW WHAT SUPER PREPARATION CAN DO!



THEN THINGS GOT WORSE...

ACCIDENTS, FIRES, AND STORM DAMAGE DIDN'T STOP DUE TO THE PANDEMIC.



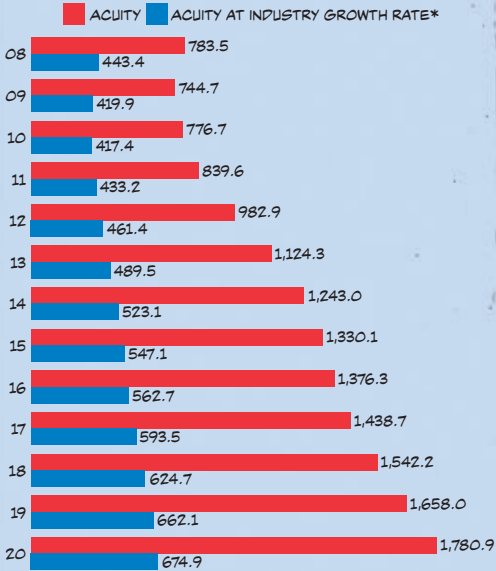
BUT NEITHER DID ACUITY!



WE WERE THERE FOR CUSTOMERS WHO NEEDED US... VIRTUALLY AND IN PERSON.

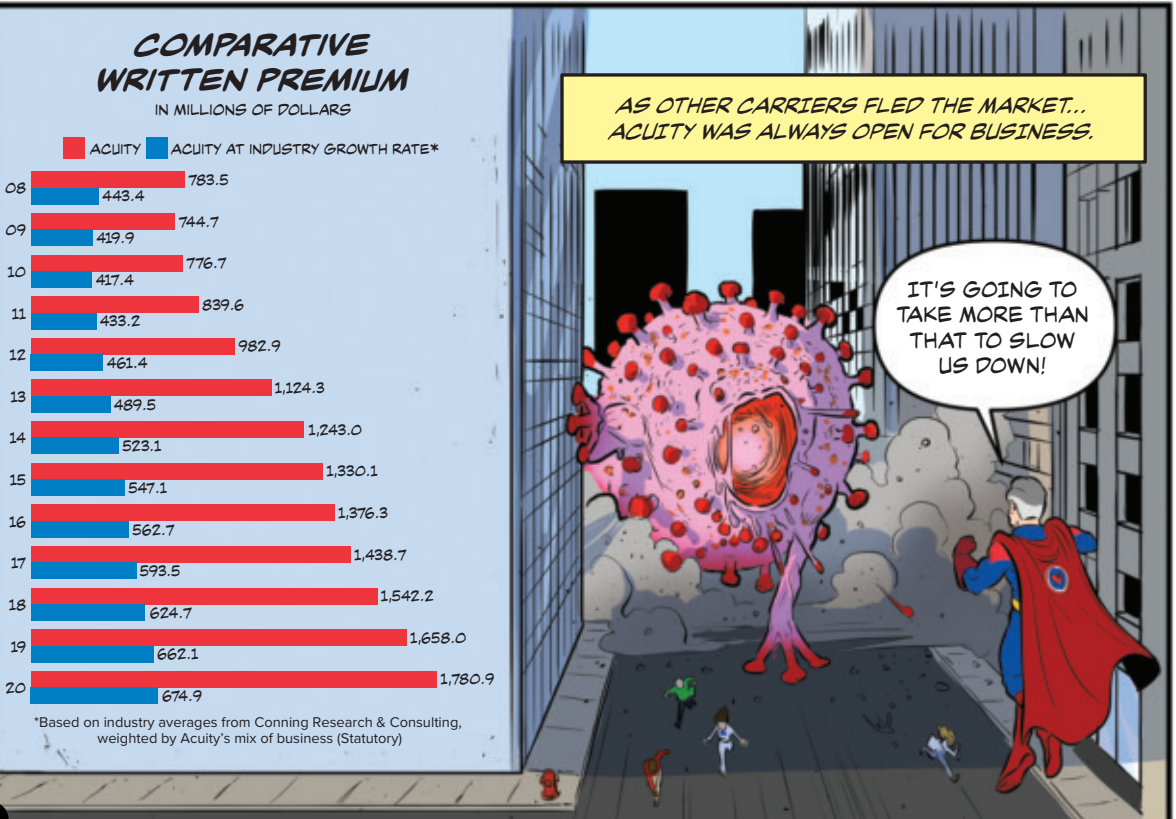
### COMPARATIVE WRITTEN PREMIUM

IN MILLIONS OF DOLLARS



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

AS OTHER CARRIERS FLED THE MARKET... ACUITY WAS ALWAYS OPEN FOR BUSINESS.

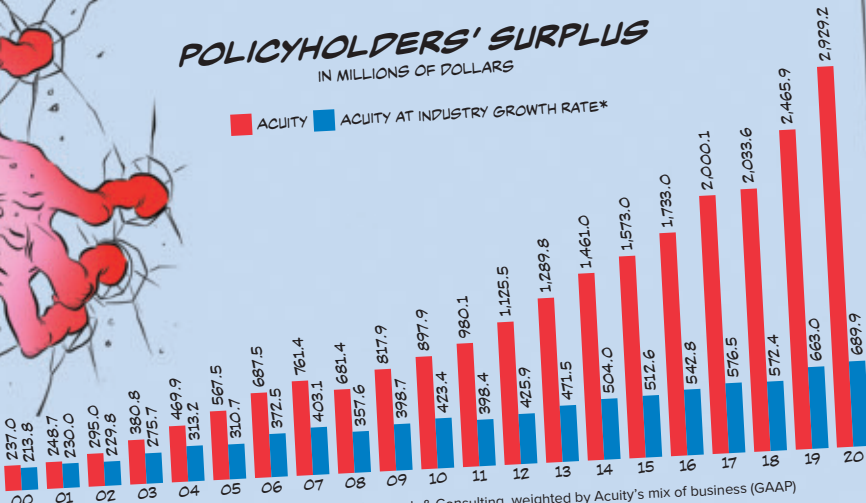


IT'S GOING TO TAKE MORE THAN THAT TO SLOW US DOWN!

# POLICYHOLDERS' SURPLUS

IN MILLIONS OF DOLLARS

■ ACUITY ■ ACUITY AT INDUSTRY GROWTH RATE\*



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

**KRUNCHHH!**

JUST TRY KNOCKING US DOWN. WE ALWAYS GET BACK UP!

WHAT'S NEXT, SUPER CEO?!

WE ARE KEEPING OUR AGENTS AND AGENCIES IN BUSINESS!

BUT MOST IMPORTANTLY, WE ARE KEEPING OUR EMPLOYEES SAFE AND HEALTHY!

AND TO OUR AGENTS, THERE ARE ONLY THREE THINGS TO BE SAID DURING THESE TOUGH TIMES.

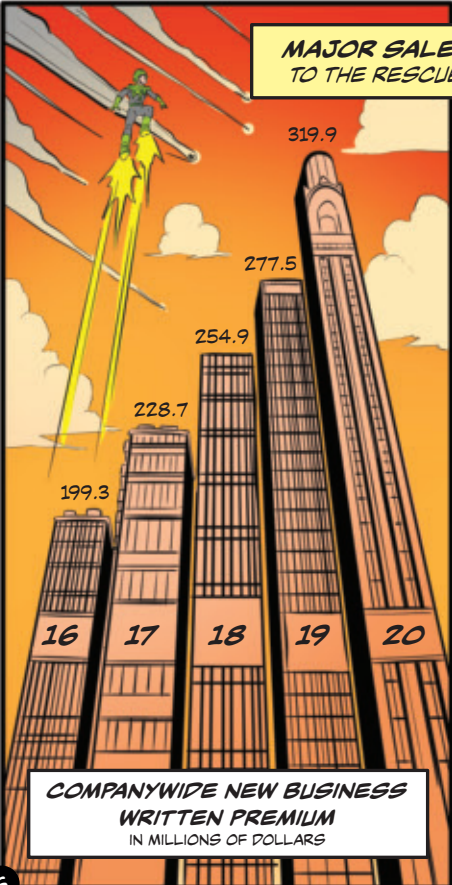
THANK YOU!  
THANK YOU!  
THANK YOU!

# MAJOR SALES

A.K.A.  
**WALLY WALDHART**  
 VICE PRESIDENT -  
 SALES AND  
 COMMUNICATIONS



2020 HIT THE INDUSTRY  
 LIKE A METEOR SHOWER



**MAJOR SALES TO THE RESCUE!**

**COMPANYWIDE NEW BUSINESS WRITTEN PREMIUM**  
 IN MILLIONS OF DOLLARS



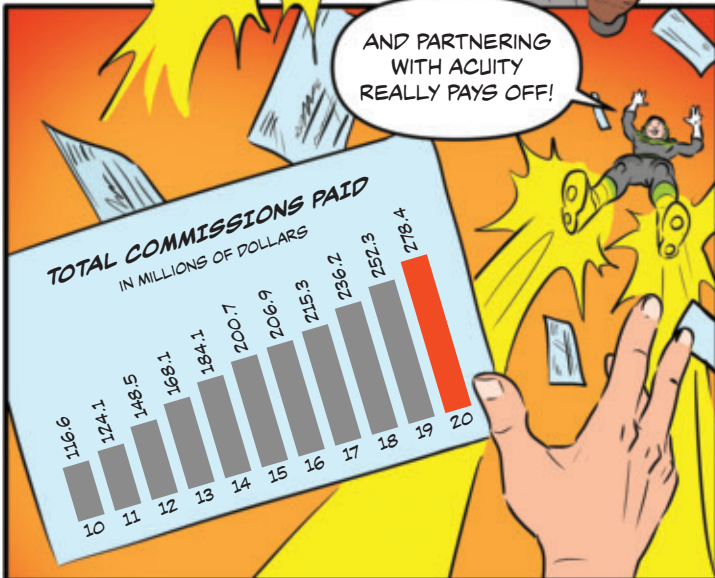
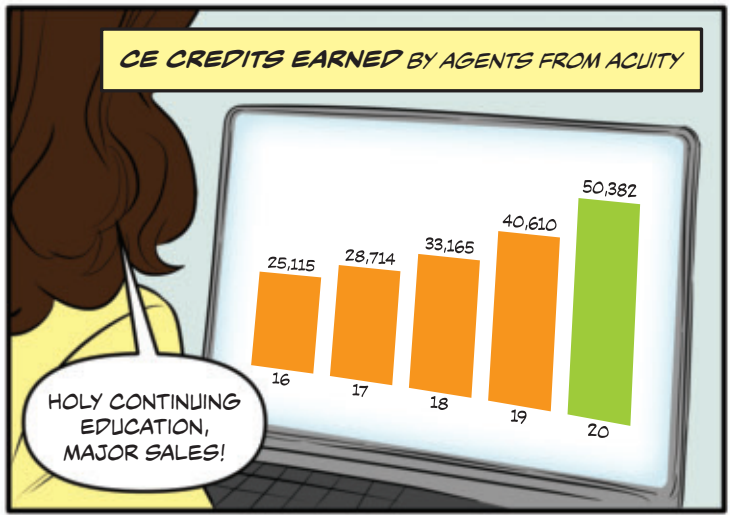
ACUITY IS HERE FOR YOU!



...WE ARE A STABLE MARKET DURING UNSTABLE TIMES

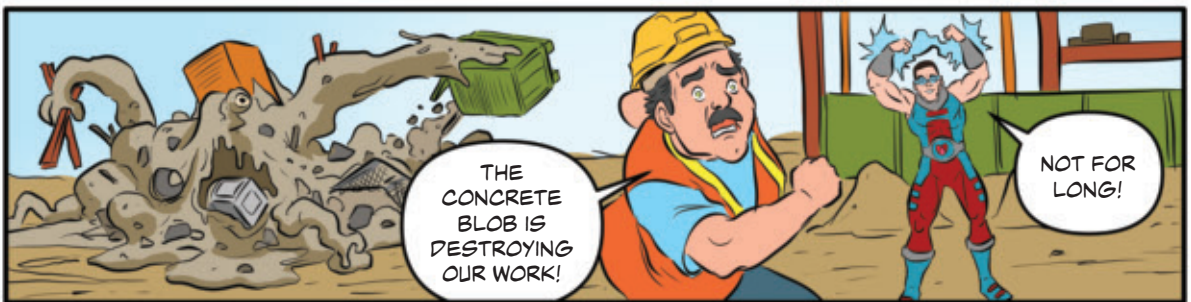
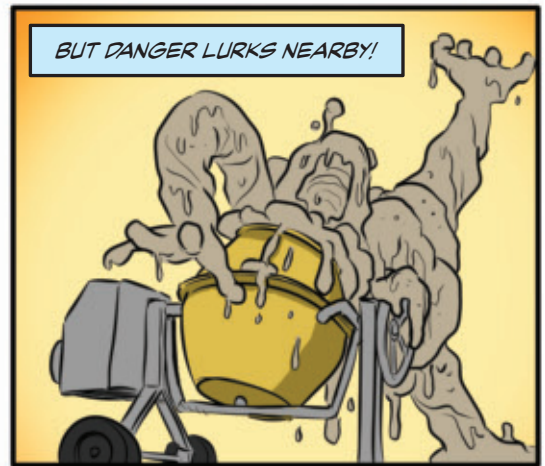
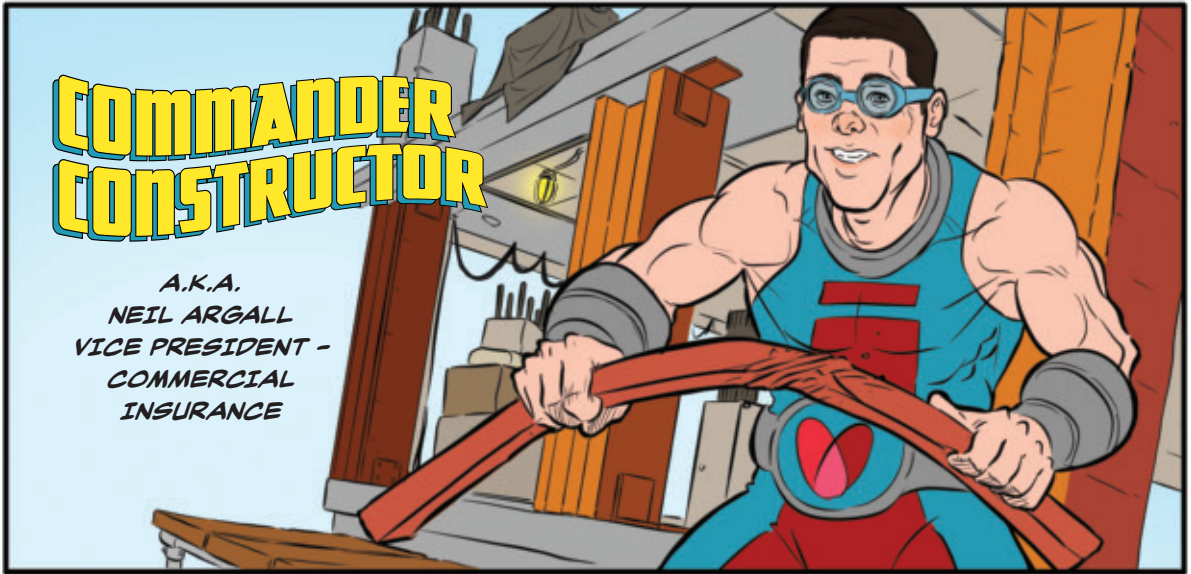
PROVIDING PRODUCTS AND PRICING TO HELP YOU GROW AND...





# COMMANDER CONSTRUCTOR

A.K.A.  
NEIL ARGALL  
VICE PRESIDENT -  
COMMERCIAL  
INSURANCE



WE'VE GOT THE EDGE!

EDGE GL THAT IS...

WE'VE EXPANDED ELIGIBILITY INTO MORE CLASSES OF BUSINESS!

Year	Quotes Received (in thousands)
15	66.9
16	69.2
17	76.6
18	82.6
19	87.4
20	96.3

YOU CAN'T PROTECT THEM FROM ME!

YOU'RE NO MATCH FOR US... WE PROTECT OVER 125,000 BUSINESSES!

PREPARE TO MEET THE FATE OF SO MANY PERILS BEFORE YOU!!

**SPLAA!**

COMMERCIAL LINES WRITTEN PREMIUM IN MILLIONS OF DOLLARS

Year	Written Premium (in millions of dollars)
16	546.3
17	601.3
18	728.9
19	840.7
20	923.0
21	976.0
22	1,005.2
23	1,051.8
24	1,139.4
25	1,248.6
26	1,381.8

THINGS RETURN TO NORMAL

GOLLY GEE, WE'RE LUCKY ACUITY HAS OUR BACK!

WE'RE ALWAYS READY TO PROTECT!

ACUITY COMMERCIAL LINES... SUPER STRONG! SUPER STABLE!

# PROFESSOR PROTECTOR

A.K.A.  
SHANE PALTZER  
VICE PRESIDENT -  
MARKETING &  
PERSONAL LINES



A UNIVERSITY LECTURE HALL

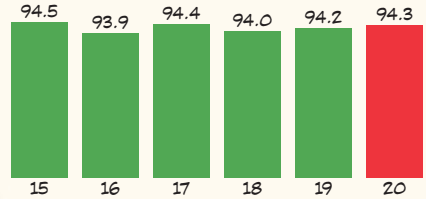


THIS YEAR HAS  
MADE ALL OUR  
LIVES MORE  
COMPLEX.

BUT NEW ACUITY  
PRODUCTS HELPED  
PROTECT BETTER  
THAN EVER!



## LESSONS IN PACKAGE RETENTION RATES PERCENT

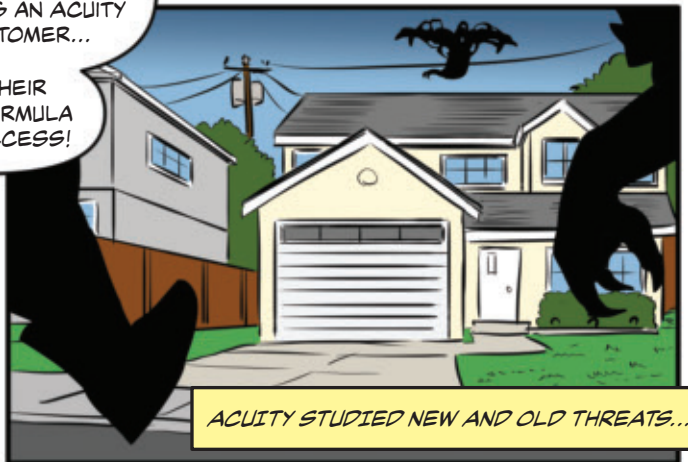
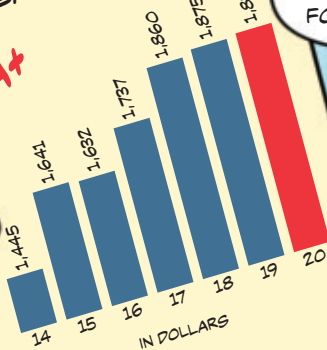


PEOPLE SAW THAT  
BECOMING AND  
STAYING AN ACUITY  
CUSTOMER...

WAS THEIR  
BEST FORMULA  
FOR SUCCESS!

## PREMIUM PER APPLICATION

A+



ACUITY STUDIED NEW AND OLD THREATS...

**SUPER VILLAINS ATTACK!**

**ELECTRO-SURGE**  
USES POWER SURGES  
TO DESTROY HOMES!

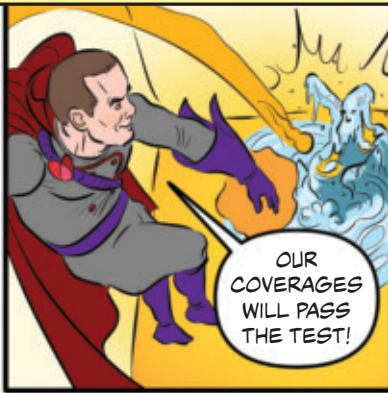
**CYBER-DOOM**  
HIS BRAINWAVES  
STEAL CYBER INFO!

**ICE-ZOID**  
FREEZES PIPES IN  
A SINGLE CRACK!

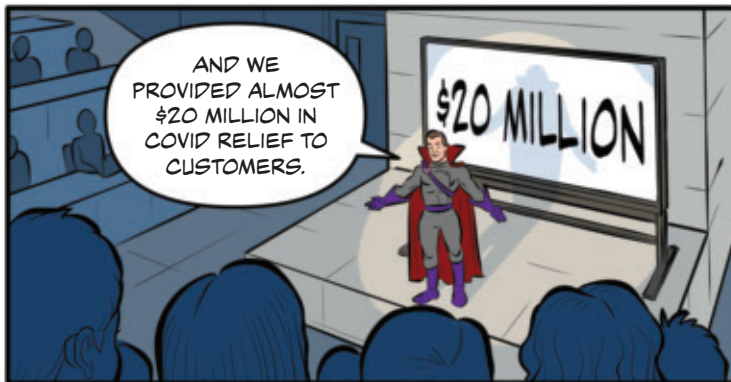
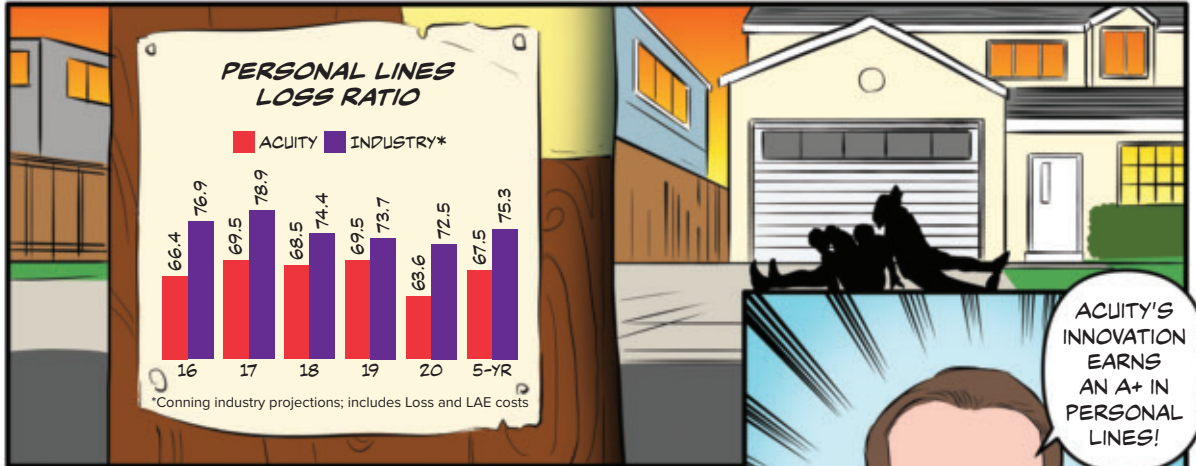
**THEY ARE NO MATCH FOR PROFESSOR PROTECTOR!**



ACUITY IS  
GOING TO  
SCHOOL  
YOU!



OUR  
COVERAGES  
WILL PASS  
THE TEST!



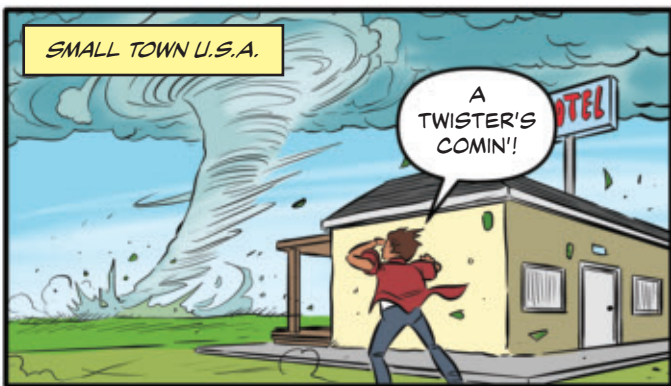
AND WE  
PROVIDED ALMOST  
\$20 MILLION IN  
COVID RELIEF TO  
CUSTOMERS.



ACUITY'S  
INNOVATION  
EARNS  
AN A+ IN  
PERSONAL  
LINES!

# CAPTAIN CLAIMS

A.K.A.  
JAMIE LOIACONO  
VICE PRESIDENT -  
CLAIMS



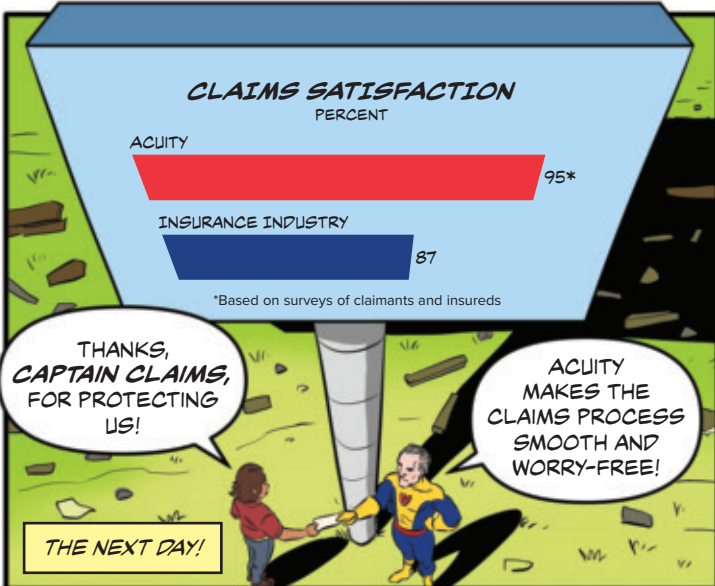
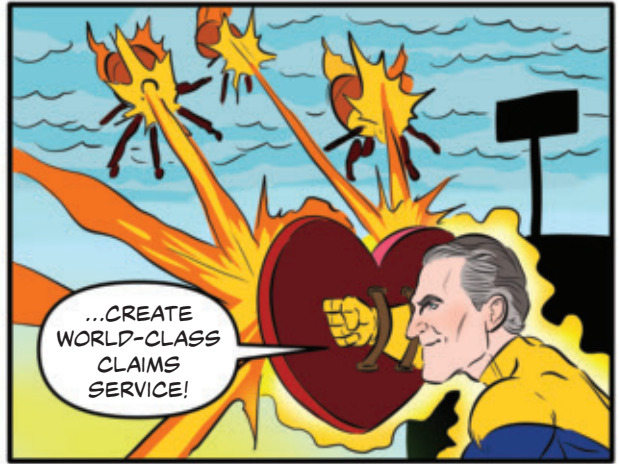
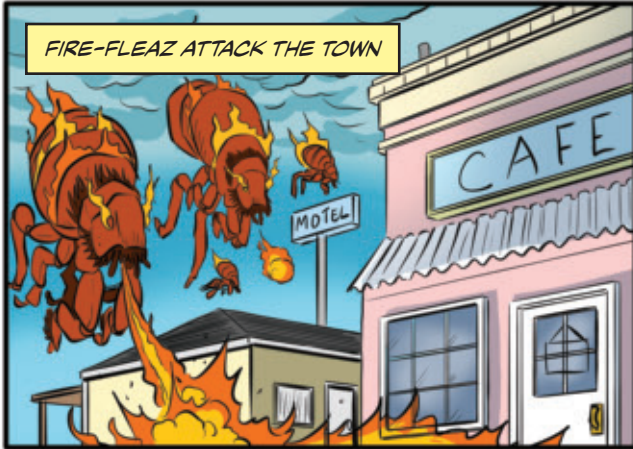
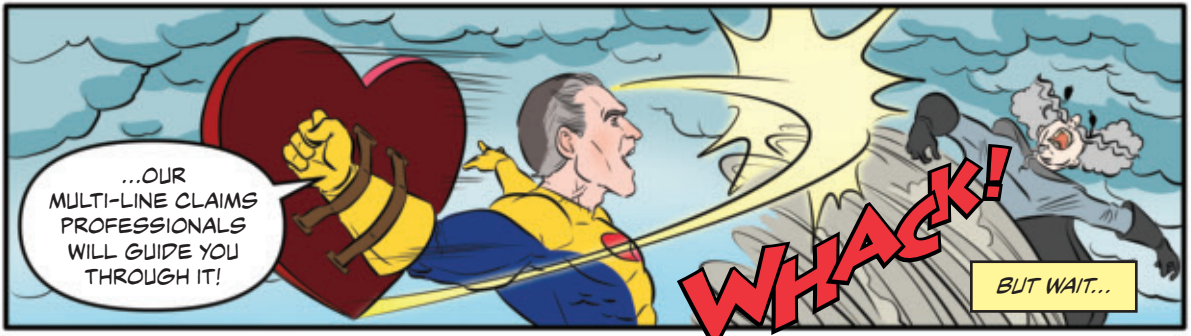
NO MATTER HOW ROUGH THE STORM...

**\$1 MILLION STORM CLAIMS**

YEAR	CLAIMS	LOSSES (MILLIONS)
	5	\$5.9
2016	16	\$23.8
2017	22	\$34.6
2018	28	\$60.9
2019	28	\$166.3
2020		

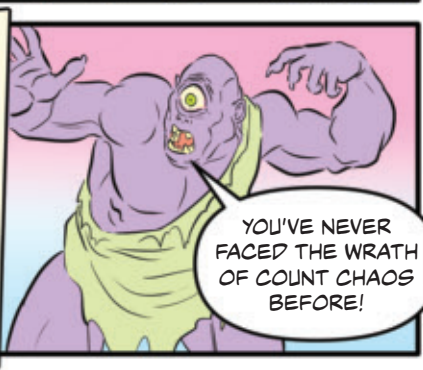
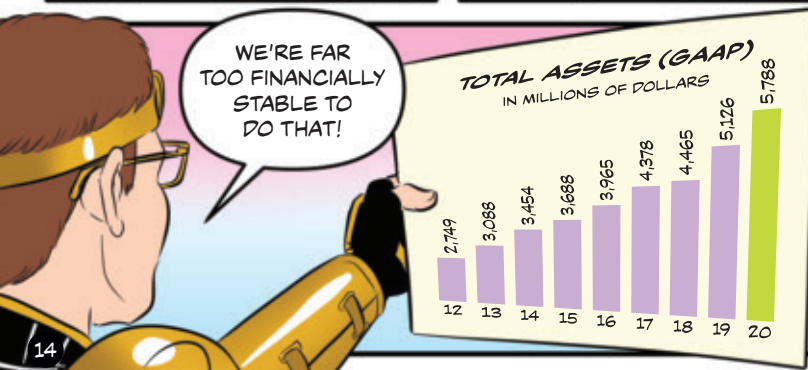
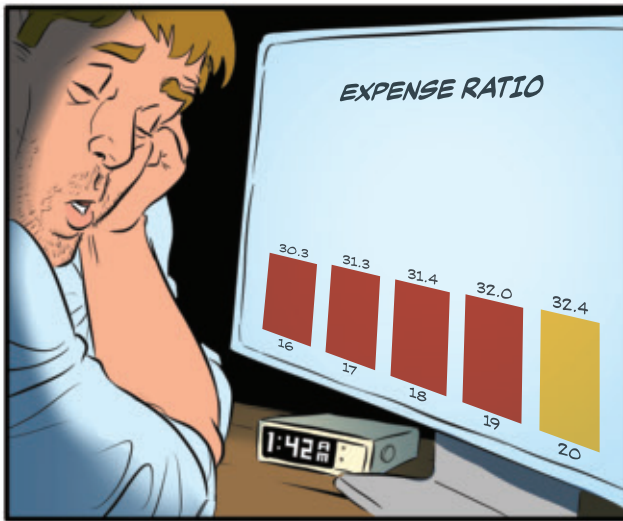
**TOP 5 STORM EVENTS**  
LOSSES IN MILLIONS OF DOLLARS

2017 MI WI WIND & HAIL (2,729 CLAIMS)	
2020 MIDWEST PERECHO (1,538 CLAIMS)	<b>\$44.5</b>
2019 NORTHERN WI TORNADOES (1,636 CLAIMS)	<b>\$33.9</b>
2020 SE WI WIND & HAIL (1,513 CLAIMS)	<b>\$23.9</b>
2018 CO WIND & HAIL (862 CLAIMS)	<b>\$22.5</b>
	<b>\$21.7</b>



# NUMBER WOMAN

A.K.A.  
WENDY SCHULER  
VICE PRESIDENT -  
FINANCE







# 4-CASTER

A.K.A.  
PAT TURES  
VICE PRESIDENT -  
ACTUARIAL AND  
STRATEGIC ANALYTICS

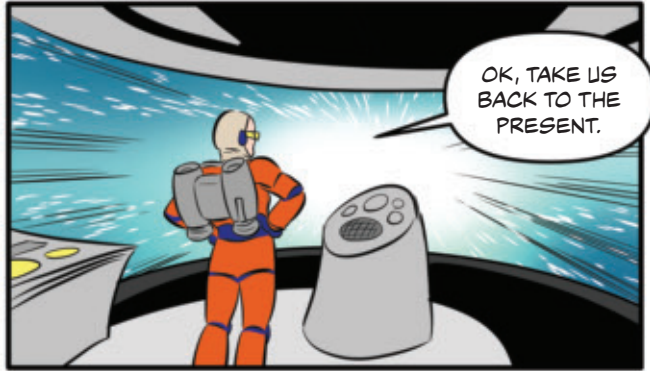


COMPUTER,  
WHAT'S THE  
STATUS?



DOWNLOAD  
OF INFORMATION  
COMPLETE.

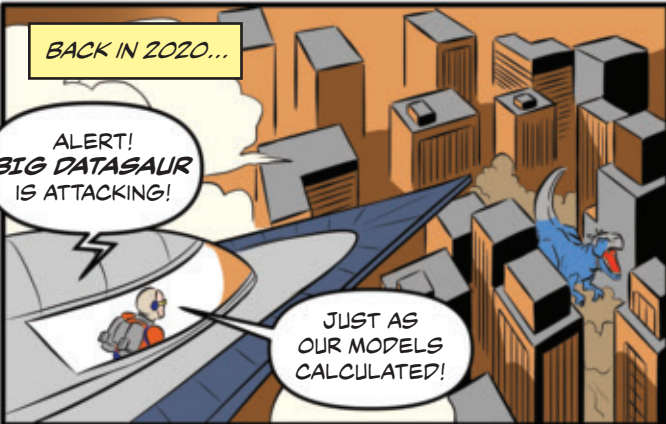
OK, TAKE US  
BACK TO THE  
PRESENT.



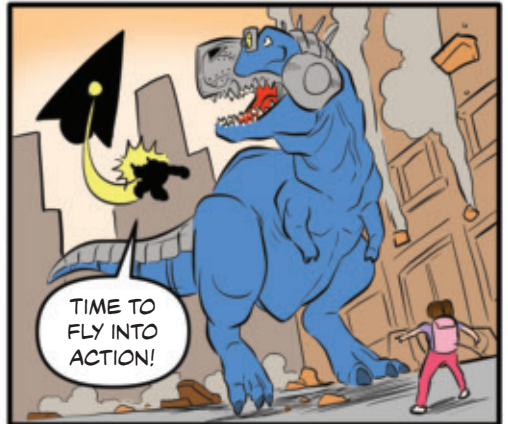
BACK IN 2020...

ALERT!  
BIG DATASAU  
IS ATTACKING!

JUST AS  
OUR MODELS  
CALCULATED!

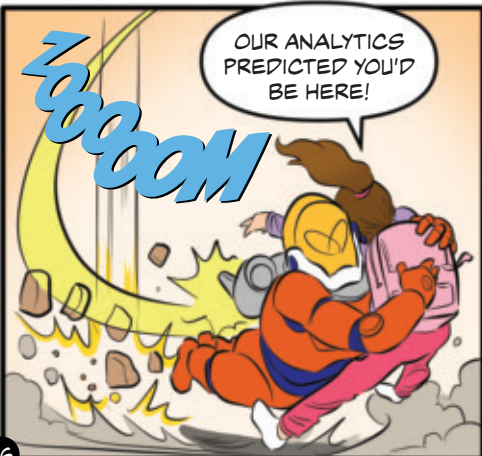


TIME TO  
FLY INTO  
ACTION!



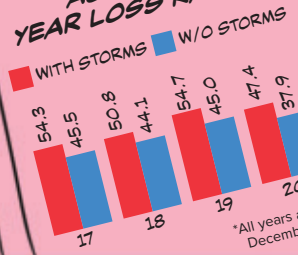
OUR ANALYTICS  
PREDICTED YOU'D  
BE HERE!

**ZOOOM**



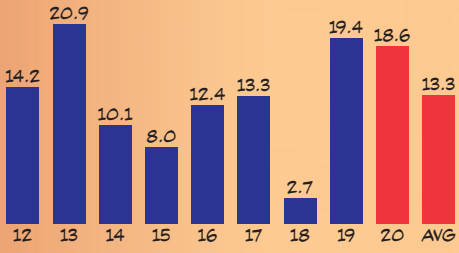
THANK YOU,  
4-CASTER! YOU'RE  
MY HERO!

COMPANYWIDE  
ACCIDENT  
YEAR LOSS RATIO\*



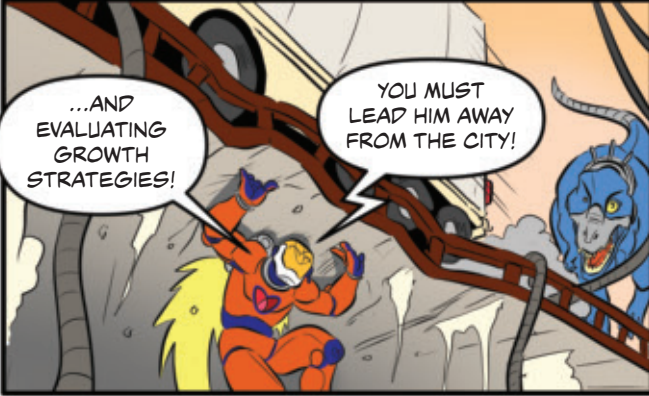
\*All years as of  
December 31

**SURPLUS GROWTH\***  
PERCENT



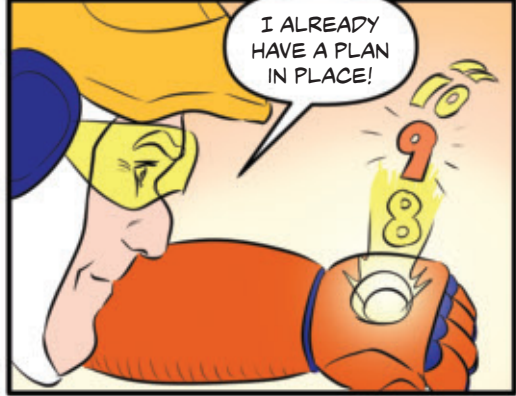
OUR PROJECTIONS ASSIST US IN...

...UNDERSTANDING MARKETS, PRICING...

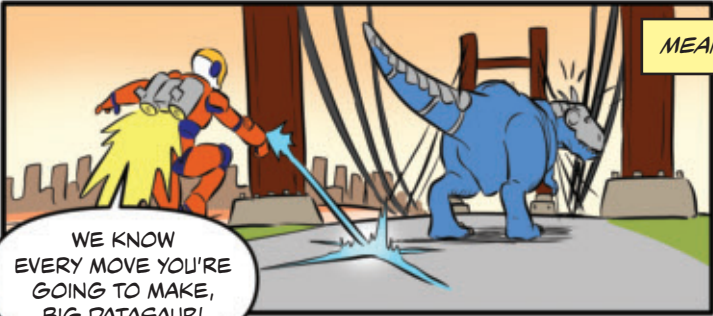


...AND EVALUATING GROWTH STRATEGIES!

YOU MUST LEAD HIM AWAY FROM THE CITY!



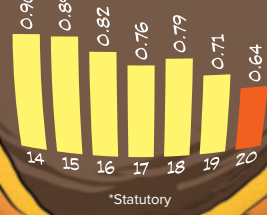
I ALREADY HAVE A PLAN IN PLACE!



WE KNOW EVERY MOVE YOU'RE GOING TO MAKE, BIG DATASAUUR!

MEANWHILE, IN SPACE...

**NET WRITTEN PREMIUM TO SURPLUS RATIO\***

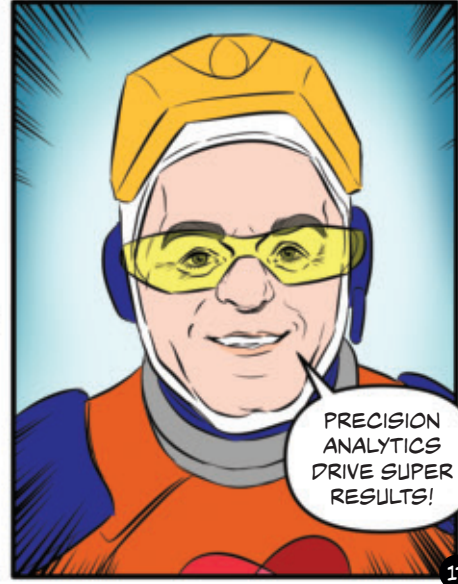


**CRAAAAASH!**

RIGHT ON TARGET!



ONCE AGAIN YOUR FORECASTING HAS HIT THE MARK!



PRECISION ANALYTICS DRIVE SUPER RESULTS!

# TEAMBUILDER

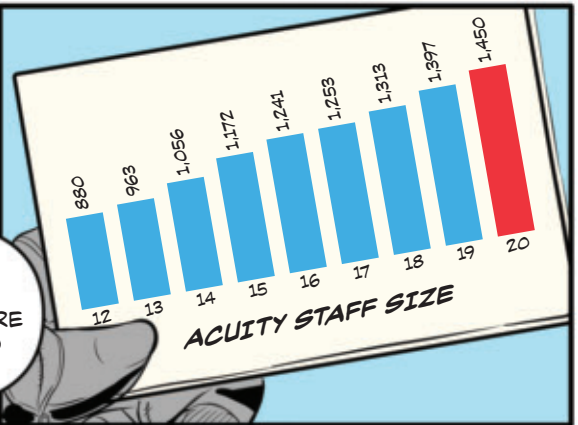
A.K.A.  
JOAN RAVANELLI MILLER  
GENERAL COUNSEL AND  
VICE PRESIDENT -  
HUMAN RESOURCES



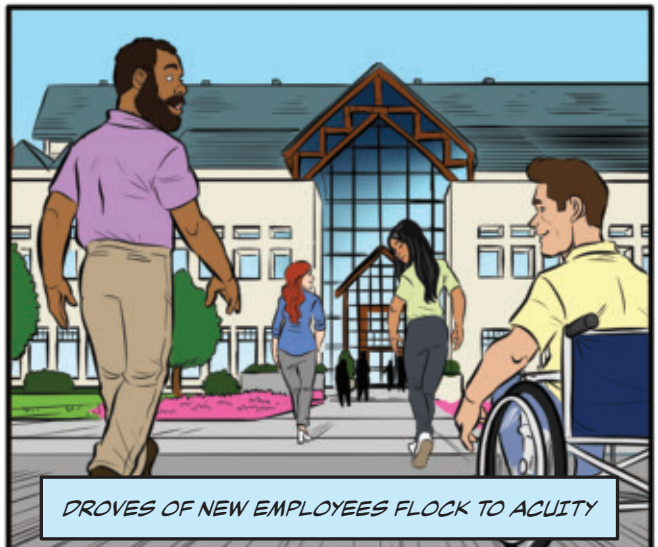
HOLY HUMAN  
RESOURCES,  
TEAMBUILDER...  
WE NEED MORE  
EMPLOYEES,  
AND FAST!

LEAVE IT  
TO ME!

WE ADDED 115  
IN 2020 AND I  
KNOW WE CAN HIRE  
MORE THAN 120  
IN 2021!



TEAMBUILDER'S RECRUITMENT  
RAYS COVER THE COUNTRY



DROVES OF NEW EMPLOYEES FLOCK TO ACUITY

BUT UNFORTUNATELY, HER SIGNAL ALSO ATTRACTS THE DREADED DOUBLE-HEAD HUNTER!



WE'VE COME FOR YOUR BEST AND BRIGHTEST!

ACUITY EMPLOYEES DON'T WANT TO LEAVE!

**VOLUNTARY TURNOVER**

ACUITY (15-YEAR AVERAGE)

2.06%

ACUITY (2020)

1.40%

P&C CARRIERS (2019)

8.80%



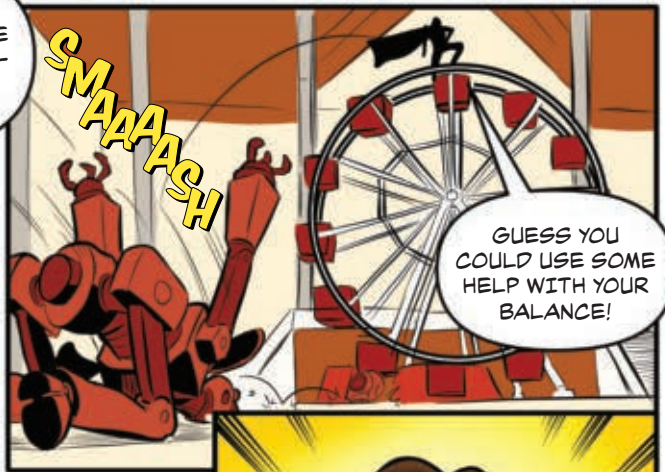
WE OFFER A WORKPLACE THEY WANT TO BE A PART OF!



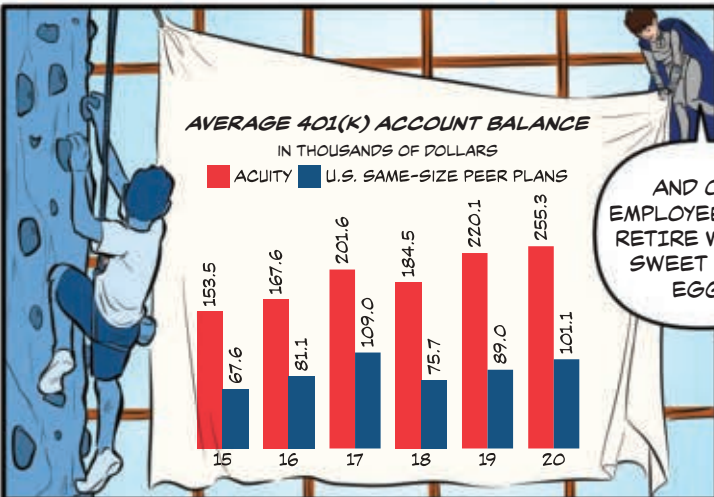
ACORD AWARDED US WITH THE MILLENNIAL WOMEN'S INSURANCE ADVANCEMENT AWARD!



WE WERE RATED #1 COMPANY IN THE NATION FOR WORK-LIFE BALANCE BY GLASSDOOR...



GUESS YOU COULD USE SOME HELP WITH YOUR BALANCE!



AND OUR EMPLOYEES CAN RETIRE WITH A SWEET NEST EGG!



YEAR AFTER YEAR, ACUITY IS A GREAT PLACE TO WORK!

# SERVSWIFT

A.K.A.  
**SHERI MURPHY**  
 VICE PRESIDENT -  
 SERVICES AND  
 ADMINISTRATION



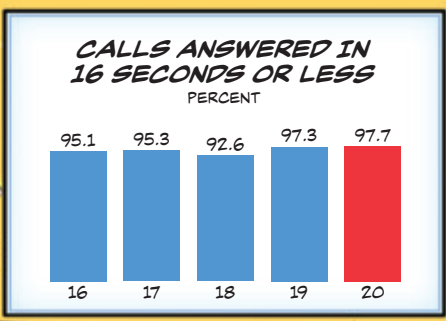
AS THE PANDEMIC RAGED ON...



HELLO...  
 HOW CAN I  
 HELP YOU?

WE ARE  
 ALWAYS HERE  
 FOR OUR  
 CUSTOMERS!

WHILE OTHER  
 CARRIERS  
 STRUGGLED... ACUITY  
 REMAINED AS QUICK  
 AND EFFICIENT  
 AS EVER!



BLACKOUT!

OOOH  
 NOOOO!!

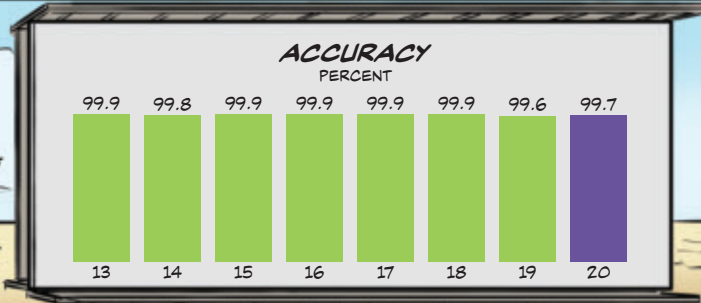
SOMEONE  
 STOLE THE ACUITY  
 QUANTUM SPEED  
 AND ACCURACY  
 ACCELERATOR!!

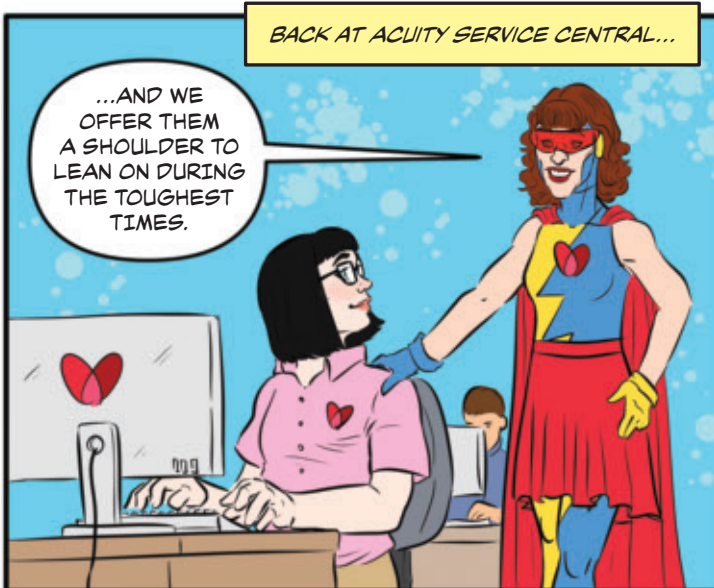
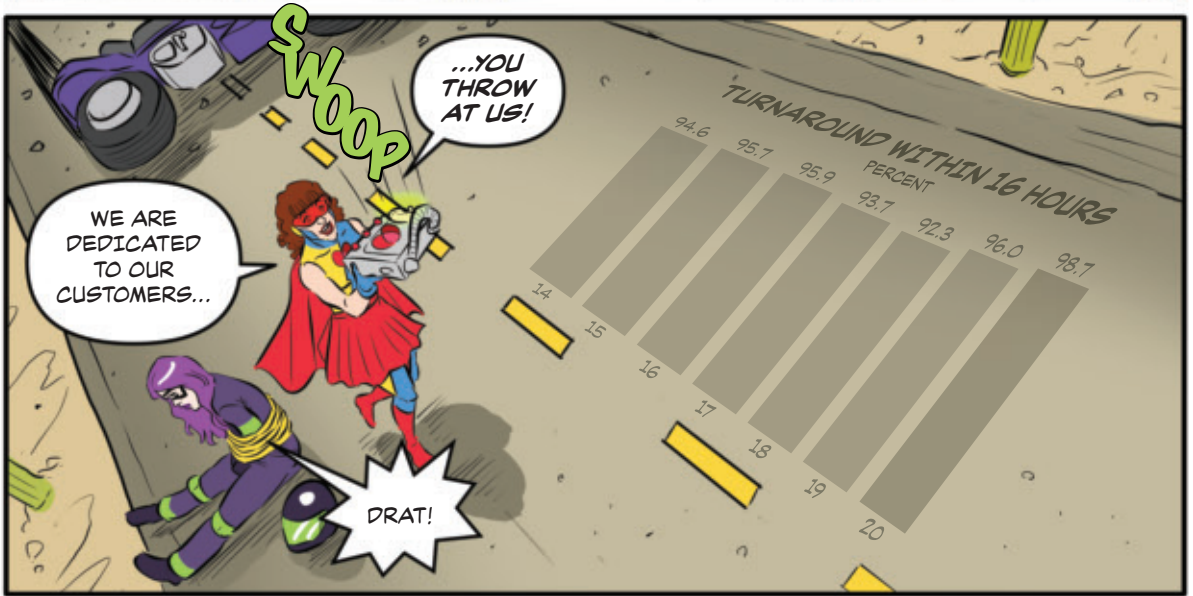
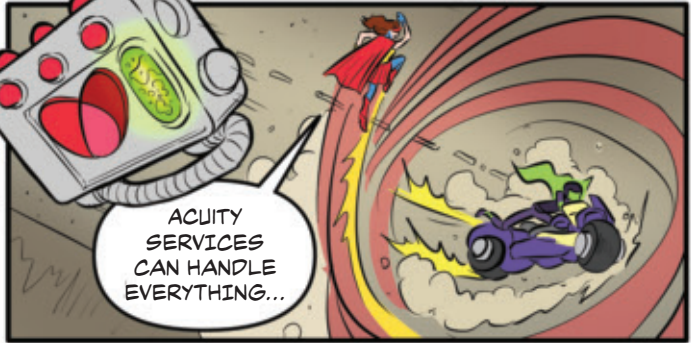
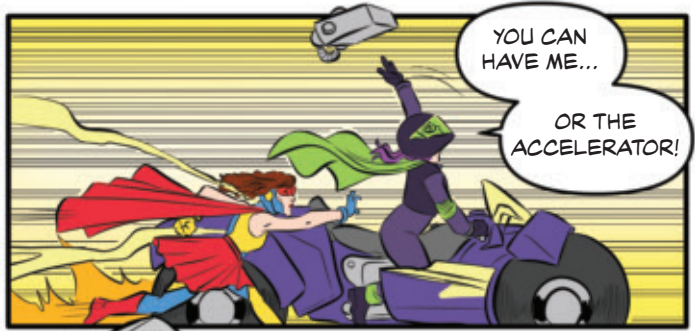
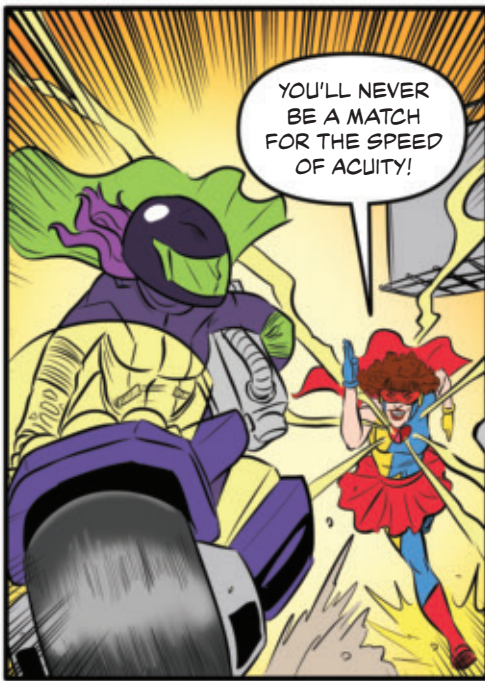
SPEE D. THIEF  
 STRIKES AGAIN!

**VROOOOM!**



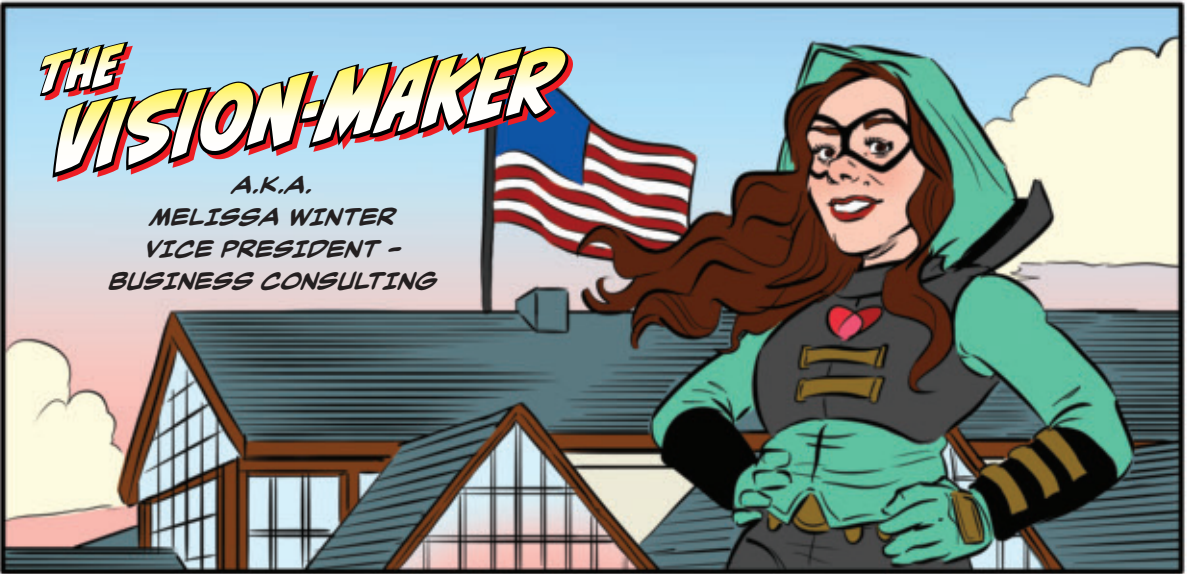
NOW YOU'RE  
 NOT FAST  
 ENOUGH TO  
 CATCH ME!





# THE VISION-MAKER

A.K.A.  
MELISSA WINTER  
VICE PRESIDENT -  
BUSINESS CONSULTING



LIVE, IN A TV STUDIO

I OFTEN SAY,  
OUR EMPLOYEES  
ARE WORTH A  
MILLION!

AND AS  
YOU CAN SEE,  
THEY REALLY  
ARE!

YOUR  
COMPANY IS FULL  
OF HIGH-QUALITY  
PEOPLE!



## REVENUE PER EMPLOYEE

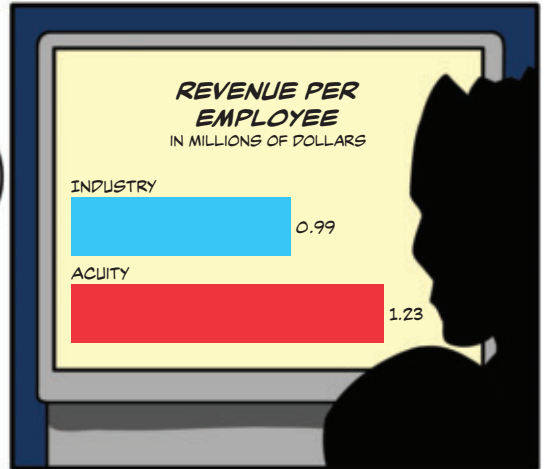
IN MILLIONS OF DOLLARS

INDUSTRY

0.99

ACUITY

1.23



ACUITY  
EMPLOYEES  
SEEM TO BE THE  
BEST TRAINED IN  
THE INDUSTRY!



I THINK SO!  
WITH OVER  
23,000 HOURS  
OF TRAINING...

THE  
QUALITY  
SHOWS!

## TRAINING HOURS

TOTAL HOURS OF  
STAFF TRAINING

**23,777**

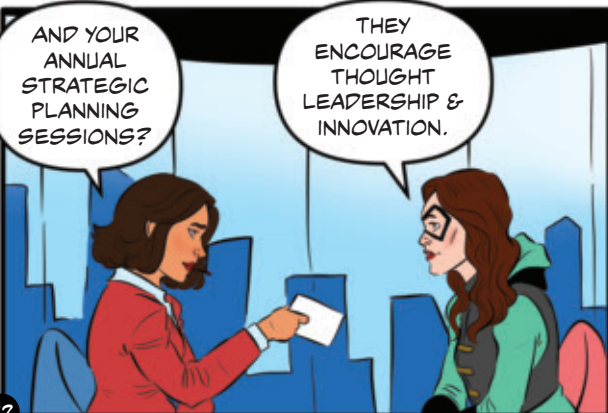
TRAINING PER  
NEW HIRE

**23 DAYS**



AND YOUR  
ANNUAL  
STRATEGIC  
PLANNING  
SESSIONS?

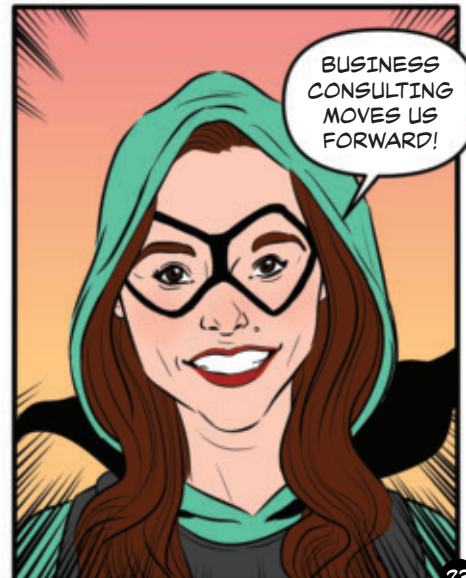
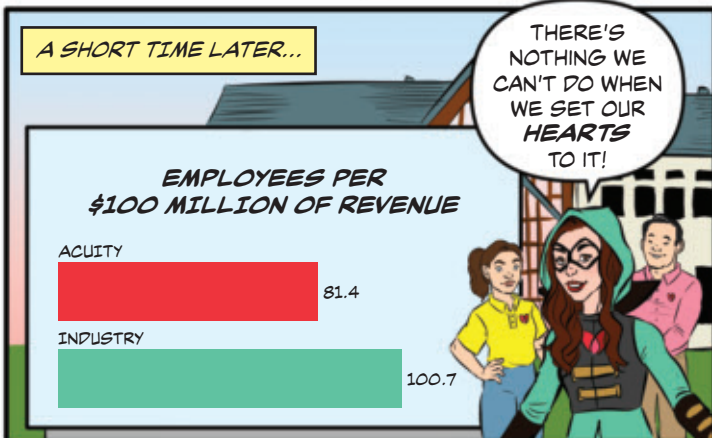
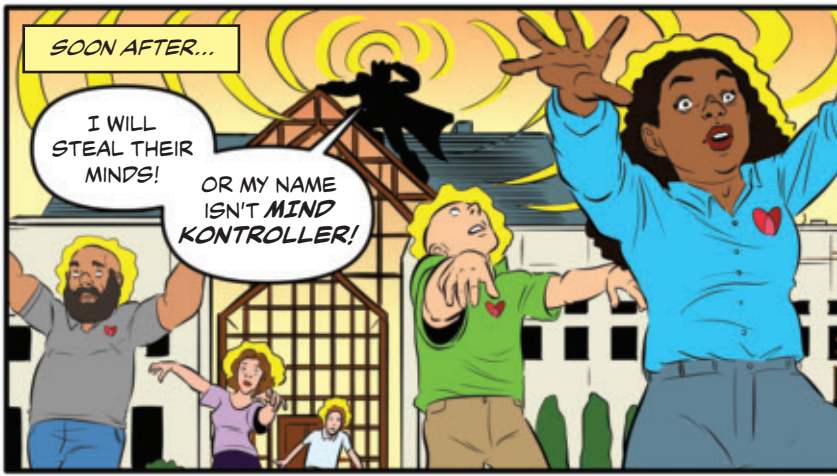
THEY  
ENCOURAGE  
THOUGHT  
LEADERSHIP &  
INNOVATION.



I'LL TAKE  
WHAT MAKES  
THOSE PRECIOUS  
ACUITY EMPLOYEES  
SO GREAT...







# DOCTOR TECH-KNOW

A.K.A.  
MARCUS KNUTH  
VICE PRESIDENT -  
ENTERPRISE  
TECHNOLOGY



WELL PAST CLOSING TIME  
AT AN INSURANCE AGENCY...

I'M SO TIRED OF  
INPUTTING THIS  
COMMERCIAL  
LINES INFO...

...OVER AND  
OVER!

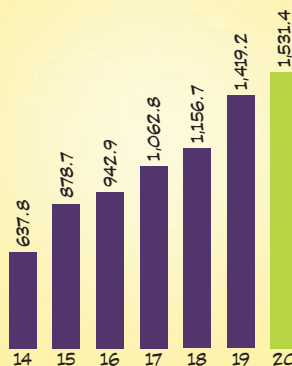
ACUITY HAS  
THE ANSWER!

OUR  
PARTNERSHIPS  
ENABLE YOU TO  
QUOTE AND PLACE  
BUSINESS IN  
**ONE STEP!**

ISN'T THAT  
IMPOSSIBLE FOR  
COMMERCIAL  
LINES?!

I'LL PROVE IT.  
ENTER YOUR INFO  
AND HIT SEND!

AGENT DOWNLOAD  
TRANSACTIONS  
IN THOUSANDS

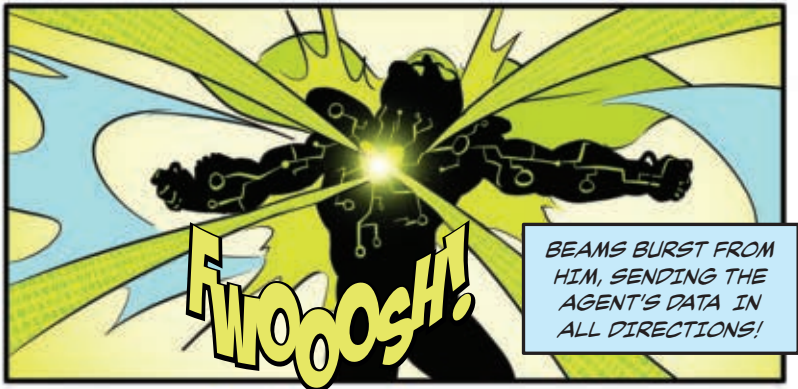
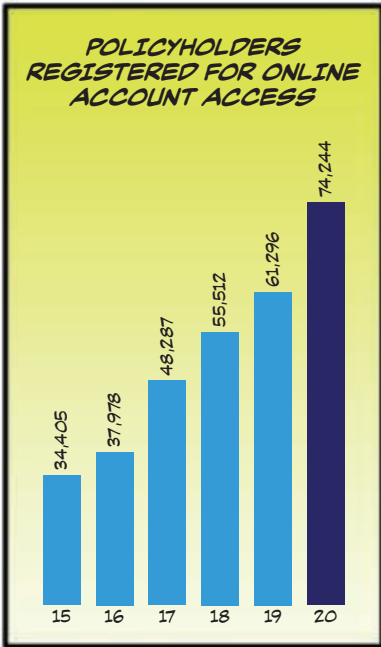


SOMEWHERE IN CYBERSPACE

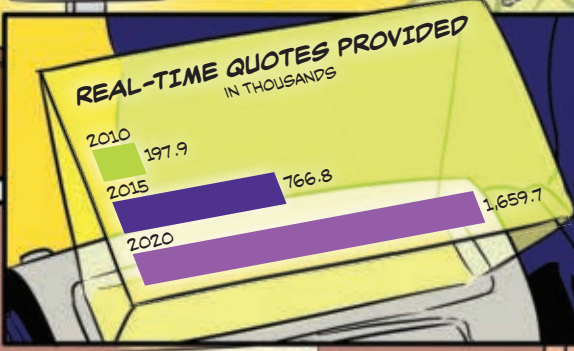
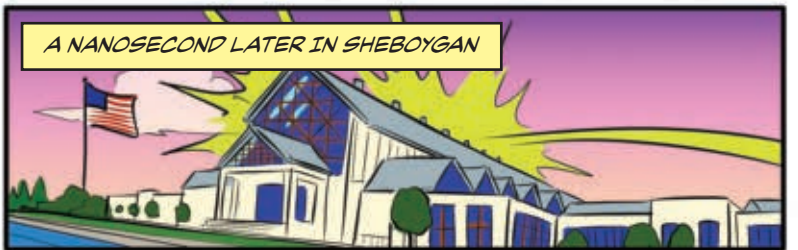
zzzooooom!



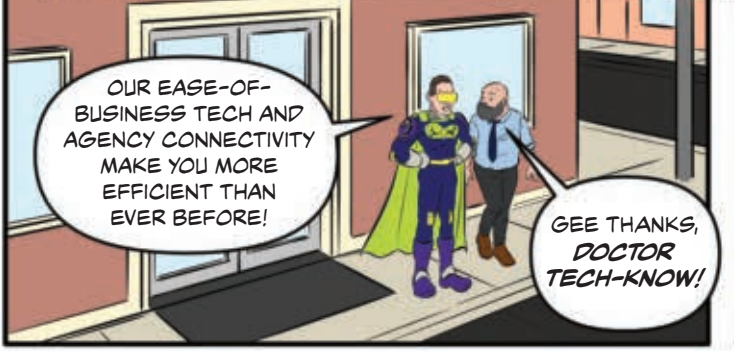
IS THIS THE END FOR OUR DOCTOR?



BEAMS BURST FROM HIM, SENDING THE AGENT'S DATA IN ALL DIRECTIONS!



WOW! I ALREADY GOT QUOTES BACK. ACUIY'S NUMBERS LOOK GREAT!



# FINANCIALS

THAT FLY OFF THE PAGE!



## STATEMENT OF INCOME

FOR THE YEAR ENDING DECEMBER 31, 2020

UNDERWRITING INCOME		\$1,628,958,227
UNDERWRITING DEDUCTIONS		
LOSSES INCURRED	\$792,373,744	
LOSS EXPENSES INCURRED	139,560,266	
UNDERWRITING EXPENSES INCURRED	510,079,329	
TOTAL UNDERWRITING DEDUCTIONS		1,442,013,339
NET UNDERWRITING GAIN		186,944,888
INVESTMENT INCOME		
NET INVESTMENT INCOME EARNED	123,493,052	
NET REALIZED CAPITAL GAINS	10,367,614	
TOTAL NET INVESTMENT INCOME		133,860,666
OTHER INCOME		3,344,413
NET INCOME (BEFORE DIVIDENDS AND TAXES)		324,149,967
POLICYHOLDERS' DIVIDENDS		16,148,498
NET INCOME (AFTER DIVIDENDS AND BEFORE TAXES)		308,001,469
INCOME TAXES (INCLUDING DEFERRED)		66,149,751
NET INCOME		\$241,851,718

A.M. Best Rated A+, Superior / Standard & Poor's Rated A+

Statements are presented on the basis of consolidated generally accepted accounting principles (GAAP). However, changes in unrealized gains/losses on equity securities, net of tax, are not included in net income but are reflected directly in policyholders' surplus.

WITH GREAT  
NUMBERS  
COMES GREAT  
RESPONSIBILITY!




## COMPARATIVE STATEMENT OF CONDITION


DECEMBER 31,	2020	2019
<b>ASSETS</b>		
BONDS	\$2,776,112,018	\$2,547,148,256
STOCKS	1,670,032,977	1,313,105,251
PREMIUMS RECEIVABLE	548,112,715	516,381,289
CASH AND SHORT TERM INVESTMENTS	60,301,117	61,214,580
ACCRUED INTEREST AND DIVIDENDS	25,943,406	25,438,297
PROPERTY AND EQUIPMENT, NET	302,670,591	275,446,509
REINSURANCE RECOVERABLES	221,733,978	208,714,347
DEFERRED ACQUISITION COSTS	162,567,292	147,788,274
OTHER MISCELLANEOUS ASSETS	20,939,755	30,699,624
TOTAL ASSETS	\$5,788,413,849	\$5,125,936,427
 <b>LIABILITIES AND SURPLUS</b>		
LOSS RESERVES	\$1,317,285,024	\$1,275,331,468
UNEARNED PREMIUM RESERVES	859,229,403	795,412,419
LOSS ADJUSTMENT EXPENSE RESERVES	296,702,390	291,358,802
ACCRUED EXPENSES	222,730,780	206,746,649
DEFERRED INCOME TAX LIABILITY	148,784,811	85,350,737
OTHER MISCELLANEOUS LIABILITIES	14,511,104	5,806,477
TOTAL LIABILITIES	2,859,243,512	2,660,006,552
POLICYHOLDERS' SURPLUS	2,929,170,337	2,465,929,875
TOTAL LIABILITIES AND SURPLUS	\$5,788,413,849	\$5,125,936,427

A.M. Best Rated A+, Superior / Standard & Poor's Rated A+


Statements are presented on the basis of consolidated generally accepted accounting principles (GAAP). However, changes in unrealized gains/losses on equity securities, net of tax, are not included in net income but are reflected directly in policyholders' surplus.



WE'RE ABLE  
TO LEAP LARGE  
BARRIERS IN A  
SINGLE BOUND!

UP, UP  
AND ACUITY!



OFF WE GO  
TO MAKE 2021  
EVEN MORE  
SUPER!

# *A Legendary* **BOARD OF**

# **OF**

WE ARE  
**GRATEFUL** TO  
ALL OF YOU WHO  
HEROICALLY MADE  
ACUITY **SUPER**  
THIS YEAR!



# DIRECTORS

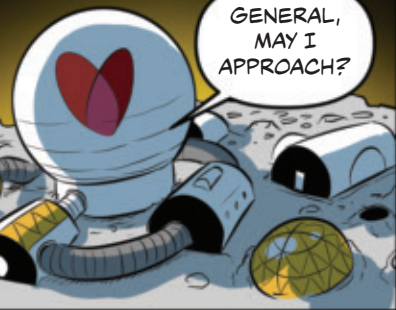
*BOARD MEMBERS AROUND THE TABLE, STARTING FRONT LEFT: STEVE JABERG, DICK RILEY, BOB WILLIS, PAUL HOFFMAN, MARGARET FARROW, BEN SALZMANN, HAL TRESKOTT, LISA MAUER, RHONDA KIRKWOOD, KURT OLSON, JACK SCHWALBACH, GAYLON GREENHILL, AND MIKE DUCKETT*



# INDEPENDENT AGENTS OF THE EARTH *Unite!*



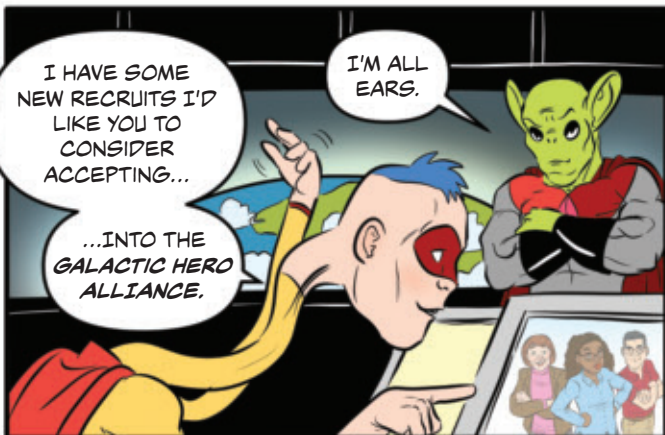
SUPER BASE ALPHA - ON THE MOON



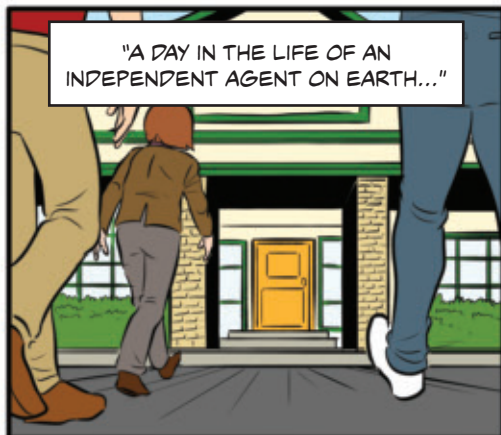
I HAVE SOME  
NEW RECRUITS I'D  
LIKE YOU TO  
CONSIDER  
ACCEPTING...

I'M ALL  
EARS.

...INTO THE  
GALACTIC HERO  
ALLIANCE.



"A DAY IN THE LIFE OF AN  
INDEPENDENT AGENT ON EARTH..."



...IS FILLED  
WITH RISK AND  
INTRIGUE



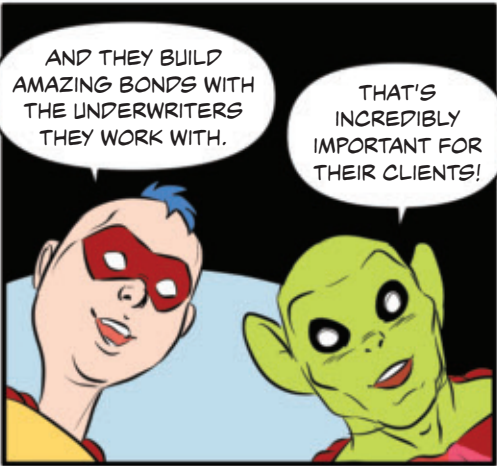
"NOT ONLY ARE THEY RESPONSIBLE FOR THE  
PEACE OF MIND OF THEIR CLIENTS..."





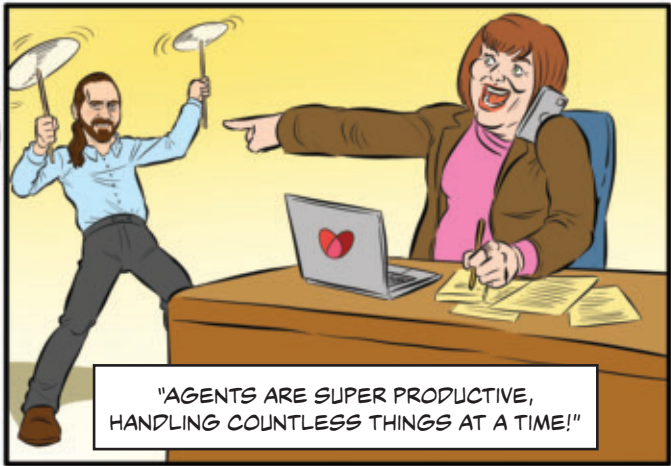


...BUT THEY ALSO NEED TO BE HEROIC WHEN DISASTER STRIKES!"



AND THEY BUILD AMAZING BONDS WITH THE UNDERWRITERS THEY WORK WITH.

THAT'S INCREDIBLY IMPORTANT FOR THEIR CLIENTS!



"AGENTS ARE SUPER PRODUCTIVE, HANDLING COUNTLESS THINGS AT A TIME!"



"THEY ALSO WEAR MANY HATS IN ORDER TO FULLY UNDERSTAND..."



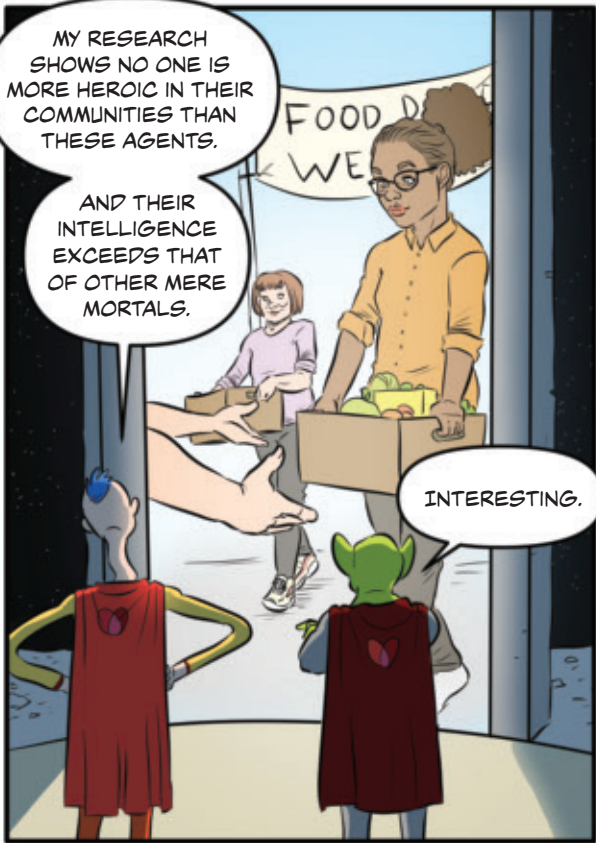
...THE BUSINESSES THEY COVER."



WOW! ANYTHING MORE?



THEY ARE ALSO KIND AND CARING...



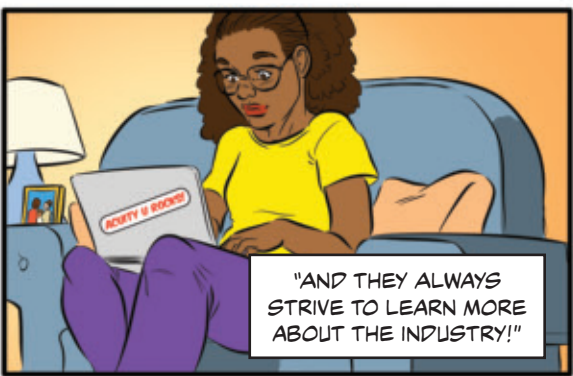
MY RESEARCH SHOWS NO ONE IS MORE HEROIC IN THEIR COMMUNITIES THAN THESE AGENTS.

AND THEIR INTELLIGENCE EXCEEDS THAT OF OTHER MERE MORTALS.

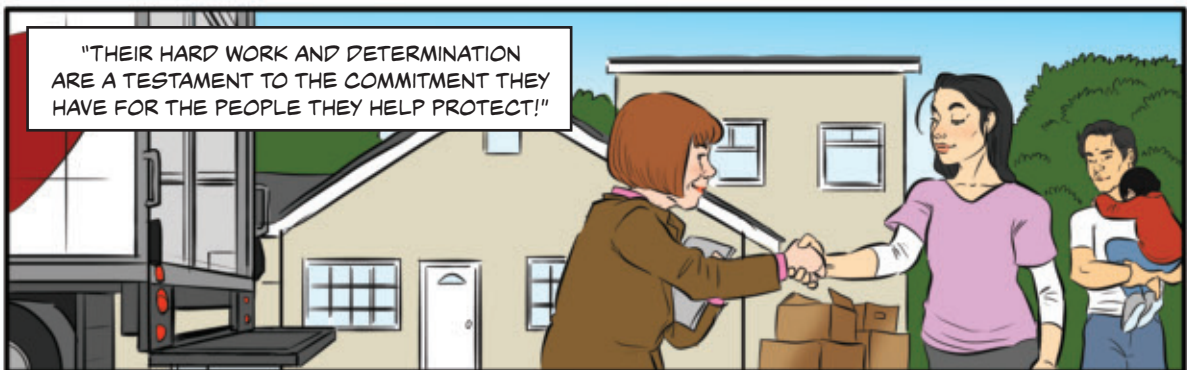
INTERESTING.



"THEY KNOW A MILLION WAYS TO PROTECT THEIR CLIENTS AND UNDERSTAND UNTOLD COVERAGES, INSIDE AND OUT."



"AND THEY ALWAYS STRIVE TO LEARN MORE ABOUT THE INDUSTRY!"



"THEIR HARD WORK AND DETERMINATION ARE A TESTAMENT TO THE COMMITMENT THEY HAVE FOR THE PEOPLE THEY HELP PROTECT!"



OUT OF THIS WORLD! THESE EARTHLINGS SOUND LIKE THEY ARE THE PERFECT FIT FOR OUR SUPERHERO ALLIANCE!

I WILL ALERT THEM AT ONCE!



WAIT! ONE MORE TEST.

TO BE CONTINUED...

*MORE ADVENTURE AWAITS*

# **FOR YOU!**

*CAN YOU PASS THE FINAL  
SUPERHERO CHALLENGE?*

**WIN**  
**A SUPER PRIZE OF**  
**\$5,000**

*ONE LUCKY AGENT WILL  
WIN \$5,000 CASH!*

**GO TO [ACLUITY.COM/HERO](http://ACLUITY.COM/HERO) AND TAKE THE TEST!**

**THANK YOU FOR BEING PART OF THE MOST ELITE  
SUPER INSURANCE AGENT GROUP IN THE WORLD!**

**SUPER  
AGENTS,  
ASSEMBLE!**



# TRUTH, SERVICE, AND THE ACUITY WAY!

With kind hearts, we dare to care for  
our family of employees, agents, and  
customers, by staring down risk!



**PAGE ONE BOTTOM IMAGE**

**First Row (L to R):** Jamie Loiacono, Pat Tures, Joan Ravanelli Miller, Wendy Schuler, Shane Paltzer, Ben Salzmann, Wally Waldhart, Neil Argall, Sheri Murphy, Melissa Winter, Marcus Knuth.  
**Second Row:** Diana Torres, Michael Voelker, Christy Williams, Lori Kelly, Chris Alexander, Kallyn Vandenack, Lynn Yunger, Michael Rindt, Rikki Mason, Tim Wiverstad, Danni Norlander, Marty Jaeger.  
**Third Row:** Missy Wardall, Monika Boswein, Dave Hynek, John Lack, Trisha Krautkramer, Stephanie Schreiber, Liz Protzmann, Paul Miller, Amber Christel.  
**Back Row:** Gwen Arps, Michael Curry, Eric Bretl, Lea Kapral, Mike Schlagenhauser, Jennifer Rami, Carla Burns, Troy Magill.