

OUR
RECIPE FOR
SUSTAINABLE
SUCCESS



2023

A NOTE FROM THE HEAD CHEFS

Acuity doesn't exist as a company just to sell insurance. We are driven by the purpose of daring to care: daring to care for our family of employees, our family of agents, and our family of customers. We are driven by the purpose of staring down risk. And we are driven by the knowledge that every day we are helping rebuild shattered lives.

We know and believe that we are part of a purpose bigger than ourselves and our company. Having that sense of purpose has delivered sustainable, consistent results that are virtually unheard of in the industry. It has driven a level of growth and success that we can all be proud of because we all play a vital role in it. Because we are Acuity.



A SUSTAINABLE COMPANY

SERVES: People who depend on us | **PREP TIME:** Every day

INGREDIENTS

17% premium growth	104.4 combined ratio
2x revenue in 8 years	\$2.6B+ written premium
6.8 points more profitable than the industry over 24 years	2x the industry surplus growth rate over 24 years

OUTCOME

Sustainability is the foundation of long-term success in the insurance industry. Acuity is focused on being who we are, on the sustainable business model that has driven our growth over time, and on the strategic approach that has helped us build the strength and stability that you and our mutual customers depend on.

We will maintain our fierce commitment to be an independent mutual insurance carrier, as well as our promise to be a consistent market for you. That is important because relationships matter in this business to you, our employees, and our customers. You know we will be exactly who we say we are, today, tomorrow, and into the future.

Our common purpose states, "With kind hearts, we dare to care for our family of employees, agents, and customers, by staring down risk." We will stay focused on that purpose—it is our promise to you because you are part of our family.

We live our heart-first philosophy across Acuity each and every day.

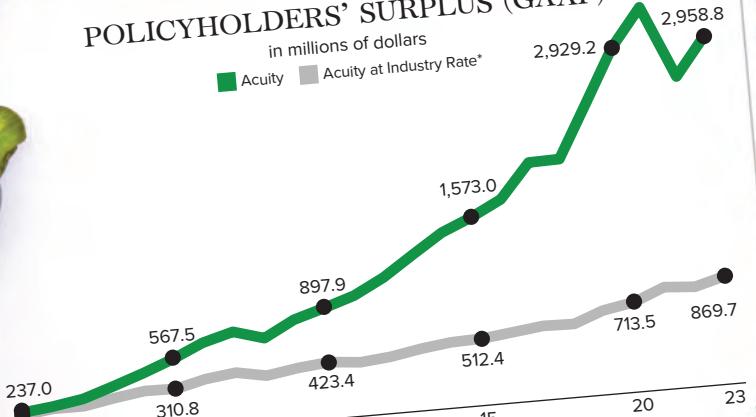
MELISSA WINTER
President



POLICYHOLDERS' SURPLUS (GAAP)

in millions of dollars

Acuity Acuity at Industry Rate*

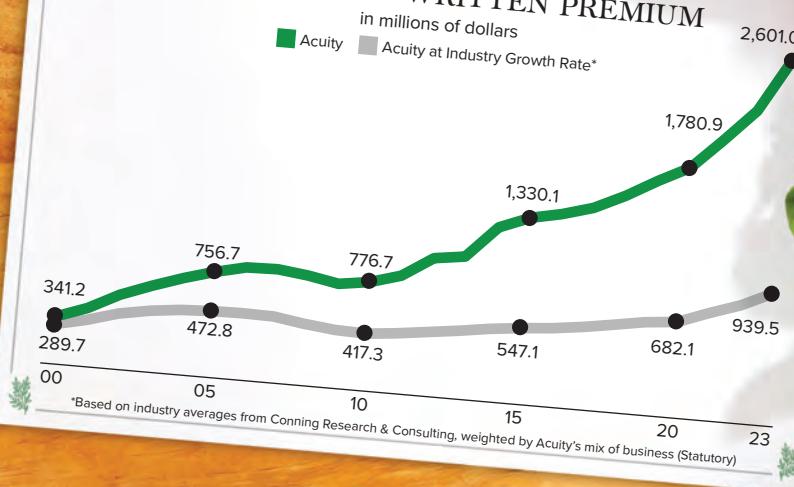


*Based on industry averages from Conning Research & Consulting, weighted by Acuity's mix of business (GAAP)

COMPARATIVE WRITTEN PREMIUM

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 (Statutory)

A BOUNTIFUL HARVEST

SERVES: Our entire family | **PREP TIME:** 98 years

INGREDIENTS

1,600+ employees	220,000+ personal lines customers
36,000 licensed agents	Countless shattered lives rebuilt
Nearly 150,000 commercial lines customers	Unparalleled commitment to community support

OUTCOME

Over the past 25 years, Acuity has been driven by a strategy that focuses on a long-term view—not just of what we aim to achieve, but who we are as a company. We set a goal to be the best company to do business with and the best employer to work for. We made a commitment to follow sound underwriting practices as the foundation of financial strength and to be a stable business partner. And we entrusted our employees and agents to do what is in our mutual best interests.

As we look back over those years, this strategy has produced results, not only in the financial success we have achieved, but in the type of company we have become. Acuity is a Ward's 50 best-run insurer every year, a top carrier for claims, a premier partner for agents, and a company with heart—one that isn't afraid to say we love our family of agents, employees, and customers.

But we're not done. We will never rest on our laurels. We will always guard against complacency. And we will vigilantly maintain our culture to help ensure that Acuity is here, daring to care, not just today and tomorrow, but into a future that we can only imagine.

*Culture is both infinitely
powerful and
incredibly fragile.*

BEN SALZMANN
CEO





24-YEAR AVERAGE

Acuity:
95.8
Industry:
102.6

SIMPLE CREPES

SERVES: 8 | **PREP & COOK TIME:** 30 mins

INGREDIENTS

1 cup whole wheat flour	½ cup 1% milk
1 egg	½ cup water
2 egg whites	2 Tbsp unsalted butter

INSTRUCTIONS

In a large mixing bowl, whisk together all ingredients and beat until smooth.

Heat a lightly oiled griddle or frying pan over medium-high heat. Pour batter onto the griddle, using approximately 1/4 cup for each crepe. Tilt the pan with a circular motion so that the batter coats the surface evenly. Cook the crepe for about 2 minutes, until the bottom is light brown. Loosen with a spatula, turn, and cook the other side. Serve hot.

Stack crepes to keep warm as you cook. Serve crepes either plain folded in half and then quarters or rolled up after spreading with your favorite filling.

SERVING SIZE: 1 crepe



DAN HEYEN

Manager - Field Claims



AVOCADO EGG NESTS

SERVES: 4 | PREP & COOK TIME: 30 mins

INGREDIENTS

2 large avocados, halved and pitted	1 Tbsp scallions, chopped
4 eggs	1 tsp Everything Bagel seasoning
¼ cup chopped cherry tomatoes	Fresh cilantro, for garnish
2 slices (2 oz each) turkey bacon, cooked and crumbled	

INSTRUCTIONS

Preheat the oven to 350°F.

With a spoon, scoop out enough avocado from the center of each half to fit an egg. Dice the scooped out avocado, transfer to a bowl, and set aside.

In an 8 x 8-inch glass baking pan, arrange avocado halves against the sides of the pan, cut sides up. Crack one egg into each avocado shell.

Bake for 15 to 20 minutes, or until the egg is set to desired doneness. Top each with the cherry tomatoes, reserved avocado, bacon, and scallions. Sprinkle with Everything Bagel seasoning. Garnish with cilantro. Serve immediately.

SERVING SIZE: ½ avocado; 1 egg



ANNIE HWANG

Human Resources Specialist



A HEALTHY APPETITE

SERVES: Nearly 1,000 agencies | **PREP TIME:** 12 months

INGREDIENTS

\$2.7M average premium per agency	\$148.3M more new business premium than 2022
25,000+ increase in commercial quote requests received	367,000+ policies in force
33,000+ agent town hall attendance	10.7% increase in policies in force

OUTCOME

There are many words that could apply to this turbulent market, but the word Acuity is focused on is *opportunity*. While other carriers are pulling back, we have actively embraced writing new business and even expanded our appetite. We are open for business, and this is a chance for Acuity, and our agents, to further separate from the rest.

We have the strength, relationships, products, and people providing capacity to do what many other carriers today cannot—grow. And we grew in 2023. We shattered all previous records for the number of quote requests and applications received in personal and commercial lines. Not surprisingly then, new written premium in both areas far surpassed all previous records.

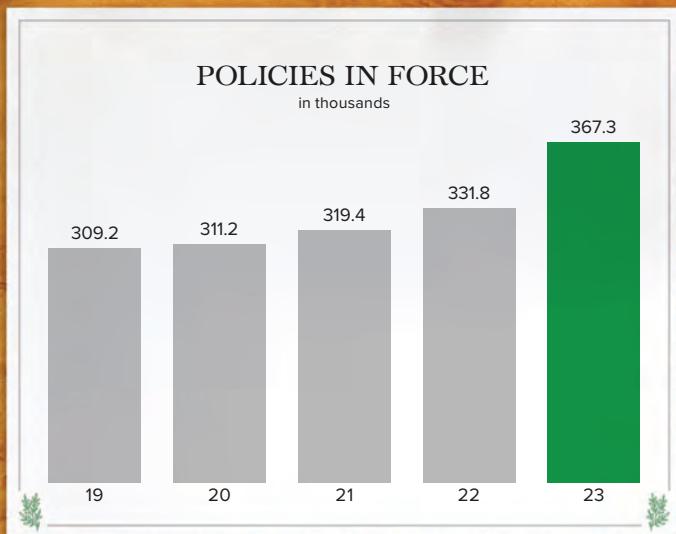
Acuity is able to aggressively seek new business because we remain focused on building long-term financial strength, giving us the capacity to seize opportunities in this market. And we have an unshakable faith in our future because we have the finest employees and agents in the entire industry.

*Working as partners with
you delivers the best to
everyone who depends on us.*

WALLY WALDHART

Vice President - Distribution





BANANA PANCAKES

SERVES: 6 | **PREP & COOK TIME:** 30 mins

INGREDIENTS

1 cup gluten-free 1:1 baking flour	1 large egg, beaten
1 Tbsp granulated sugar	1 cup low-fat buttermilk
2 tsp no sodium baking powder	2 Tbsp unsweetened applesauce
½ tsp ground cinnamon	2 very ripe bananas, mashed
¼ tsp ground nutmeg	1 tsp vanilla extract
¼ tsp kosher salt	

INSTRUCTIONS

In a medium mixing bowl, sift together the flour, sugar, baking powder, cinnamon, nutmeg, and salt using a fine mesh sieve. In a separate medium mixing bowl, whisk together the egg, buttermilk, applesauce, and mashed banana. Add the wet ingredients to the dry ingredients and mix until just combined; the batter will be slightly lumpy.

Lightly grease a griddle or frying pan with cooking oil and heat over medium-high heat. Using a ¼-cup measuring cup, spoon the batter onto the griddle or frying pan. Cook until the pancakes are golden brown, about 3 to 5 minutes per side. Serve hot. If desired, serve with fresh fruit, maple syrup, peanut butter, or fruit preserves.

SERVING SIZE: 2 pancakes



PAPA ANNOR
Systems Engineer



GREEN SMOOTHIE BOWL

SERVES: 2 | PREP & COOK TIME: 15 mins

INGREDIENTS

1/4 ripe avocado, pitted and peeled	1 frozen banana
1 cup frozen cubed mango	1/2 cup assorted berries
2 cups fresh baby spinach	1 Tbsp roasted unsalted sunflower seeds
1/2 cup unsweetened almond milk	2 Tbsp sliced raw almonds
1 tsp honey	1 Tbsp shredded unsweetened coconut
1 Tbsp flaxseed meal	

INSTRUCTIONS

In a blender, combine avocado, mango, spinach, almond milk, honey, flaxseed meal, and banana. Blend until smooth.

Divide between two bowls and garnish with berries, sunflower seeds, almonds, and coconut.

SERVING SIZE: 1 cup

EMILY GAMB
Regulatory Analyst



A ROBUST MIX

SERVES: Nearly 150,000 customers | **PREP TIME:** 12 months

INGREDIENTS

3,761 agency visits	\$340.2M new business premium
Nearly \$2B total written premium	41.1% quote hit ratio
24.5% increase in quote requests received	\$2M written premium in new classes

OUTCOME

At Acuity, we do commercial insurance differently. We consistently hear from agents across our operating territory that it is difficult to get underwriters at other carriers to answer the phone or respond to their emails, let alone make agency visits. But we believe this is a relationship business, and to build strong relationships, you must provide great service. We answer our phones, respond to your emails, and visit our agency partners. In fact, we set an all-time record for visits in 2023.

Not only did we hit all-time highs for quote requests and new business in 2023, our average renewal rate over the last five years is the highest we've ever seen. We appreciate our agents selling all the great things Acuity has to offer, including our industry-leading claims service, knowledgeable loss control, guidance from our premium auditors, and our long-term stability.

As we look ahead, Acuity will continue to sustain our agents by being a consistent market and stable partner. We are dedicated to a long-term strategy, rather than short-term moves in and out of markets like other carriers. We know the collective work we do today will ensure our mutual success for years to come.

We will keep connecting with agents and find even more ways to show how truly important they are to us.

NEIL ARGALL

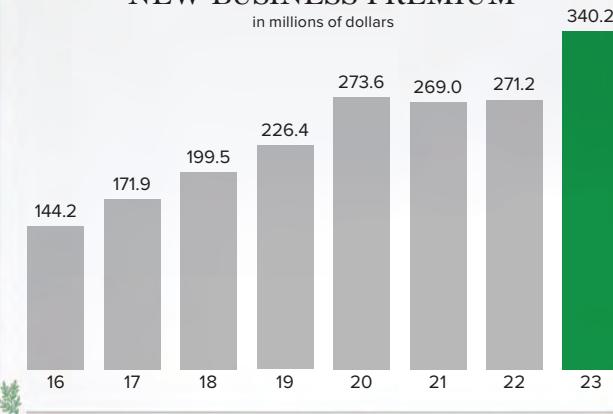
Vice President - Commercial Insurance





COMMERCIAL LINES NEW BUSINESS PREMIUM

in millions of dollars



COMMERCIAL LINES QUOTE REQUESTS RECEIVED

in thousands



SWEET POTATO FRIES

SERVES: 6 | **PREP & COOK TIME:** 60 mins

INGREDIENTS

3 medium sweet potatoes	1 tsp salt
2 Tbsp olive oil	1 Tbsp Parmesan cheese
1 tsp black pepper	1 Tbsp fresh parsley, optional

INSTRUCTIONS

Preheat oven to 450°F.

Cut sweet potatoes, with skins on, into french fry-style sticks.

In a bowl, combine the potatoes, olive oil, black pepper, and salt, tossing to coat all sweet potato fries evenly.

Place cooling rack on top of baking sheet. Arrange fries in a single layer on top of cooling rack. Sprinkle with Parmesan cheese.

Bake for 40 minutes, or until slightly browned and crisp. Garnish with parsley, if using, and serve immediately.

SERVING SIZE: ½ cup



WHITNEY MERGENTHAL
Commercial Underwriter



RESTAURANT-STYLE GUACAMOLE

SERVES: 12 | PREP & COOK TIME: 10 mins

INGREDIENTS

3 avocados, pitted, peeled, and diced	3 Tbsp minced fresh cilantro
1 small plum tomato, finely diced	3 Tbsp fresh lime juice
¾ cup red onion, finely diced	½ tsp salt
2 Tbsp diced jalapeño pepper, from jar	½ tsp cumin powder ½ tsp garlic powder

INSTRUCTIONS

In a large bowl, place the avocados. Add the remaining ingredients. With a large fork, smash the avocados and stir the ingredients until you reach desired consistency. Refrigerate, covered with plastic wrap, for 1 hour, or until chilled.

SERVING SIZE: ¼ cup



BRYCE HARTL

Commercial Field Underwriter



KEY INGREDIENTS

SERVES: Over 221,000 customers | **PREP TIME:** 12 months

INGREDIENTS

\$146.0M new business premium	\$611.4M written premium
Nearly 50,000 new policies	96.0% package renewal retention
33.0% premium growth	\$2.6M conversion premium

OUTCOME

Acuity sustains our personal lines customers by protecting their financial future, and we sustain you, our agents, by providing you the products and pricing to grow your business. We promise to be a partner you can count on, year after year and regardless of what the market brings. Delivering on that promise helped propel us to new heights in 2023 and positions us for continued growth and success in 2024.

Today's insurance marketing is challenging—perhaps the most difficult in a generation. Acuity's elevated loss ratio compared to prior years reflects the inflation trends, supply chain struggles, and overall economic difficulties we all face. However, Acuity was and is prepared to meet these challenges by maintaining the capital adequacy to proudly say we are "Open for Business" when other insurers are pulling back.

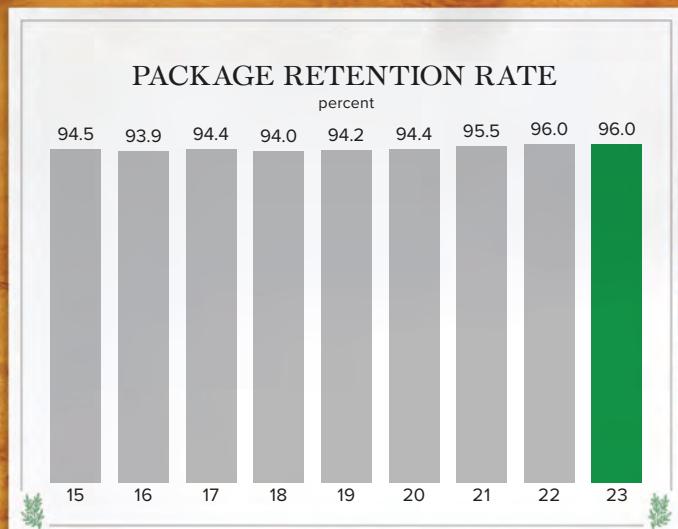
Acuity has a long-term approach to personal lines because we know that you and your customers depend on us. No matter what the future insurance market brings, we will be there for you, and no matter what life serves up, individuals and families can count on us to help them safeguard what matters most.

*Together, our family of agents
and employees will keep
driving our shared success.*

SHANE PALTZER

Vice President - Personal Lines and Corporate Relations





CAULIFLOWER STIR-FRY

SERVES: 4 | PREP & COOK TIME: 30 mins

INGREDIENTS

1 Tbsp olive oil	1 red bell pepper, diced
1 small red onion, chopped	2 Tbsp fresh lime juice (about 1 lime)
3 garlic cloves, minced	3 scallions, chopped (plus additional for garnish)
1 Tbsp minced fresh ginger	2 Tbsp chopped pistachios, optional
1 large head cauliflower, cut into florets	1½ Tbsp hot sauce, or to taste
2 Tbsp reduced-sodium soy sauce	2 Tbsp chopped fresh cilantro

INSTRUCTIONS

In a nonstick skillet, heat the oil over medium-high heat. Add the onion and sauté until softened, about 2 minutes. Add the garlic and the ginger and cook for 1 minute. Add the cauliflower and bell pepper and sauté until the cauliflower is golden brown and crisp tender, about 5 minutes.

Reduce heat to low. Add the soy sauce, lime juice, scallions, and pistachios (if using) and cook for 1 minute. Add the hot sauce and cook for 1 minute more. Garnish with cilantro and additional chopped scallions, if desired.

SERVING SIZE: 1 cup



MÓNICA RINCÓN HART
Culture Consultant



STUFFED SWEET POTATO

SERVES: 4 | PREP & COOK TIME: 30 mins

INGREDIENTS

4 large sweet potatoes	2 oz turkey bacon, about 2 slices
1 bunch kale or Swiss chard, stems removed and chopped	⅛ tsp salt
¼ tsp black pepper	8 oz fresh shiitake mushrooms, stemmed and sliced
2 garlic cloves, minced	½ medium onion, chopped
⅛ tsp crushed red pepper flakes	½ cup grated reduced-fat cheddar cheese
⅛ tsp nutmeg	

INSTRUCTIONS

With a fork, pierce each sweet potato 3 or 4 times. Microwave the sweet potatoes until soft, about 12 to 15 minutes.

Meanwhile, in a large skillet, cook the bacon over medium heat, turning once, until crisp, about 4 minutes. Remove from the skillet and drain on paper towels. Chop bacon into bits and set aside.

Increase the heat to medium-high. In the same skillet, combine the kale, salt, and black pepper and cook, stirring occasionally, about 3 minutes. Add the mushrooms, garlic, onion, and red pepper flakes and cook, stirring occasionally, until the vegetables are softened, about 3 minutes.

Preheat oven to 400°. Cut the sweet potatoes lengthwise and fluff the flesh with a fork. Evenly divide the kale mixture among the sweet potatoes. Sprinkle with the cheddar cheese, nutmeg, and chopped bacon. Transfer the potatoes to a baking pan. Bake the potatoes for 5 minutes, or until the cheese is melted. Serve immediately.

SERVING SIZE: 1 stuffed potato



KELLY GODEJOHN

Personal Lines Underwriter



FRESH MARKET RECIPES

SERVES: An expanding market | **PREP TIME:** 12 months

INGREDIENTS

1.2M Acuity Love Rewards (ALR) missions completed	67,000 hours of educational ALR missions completed
63,000+ CE credits earned	18 creative awards
Nearly 1B digital media views	400,000+ On the Mic views

OUTCOME

For the past 20-plus years, Acuity has achieved a track record of growth and success unparalleled in the industry. Over that time, we have expanded geographically at an incredible pace while maintaining the heart of a regional carrier. Today we do business in 31 states, spanning the width of the country—20 more states than in 2003. This geographic diversity helps sustain us and strengthen our already stellar business results.

However, we know we will never rest on our laurels. We will continue to innovate, explore new opportunities, and act with intentionality in order to sustain our progress. It is with intentionality top of mind that our market strategy will be shaped in the months and years ahead. We will always focus on making decisions that align with the long-term vision that has created the Acuity difference.

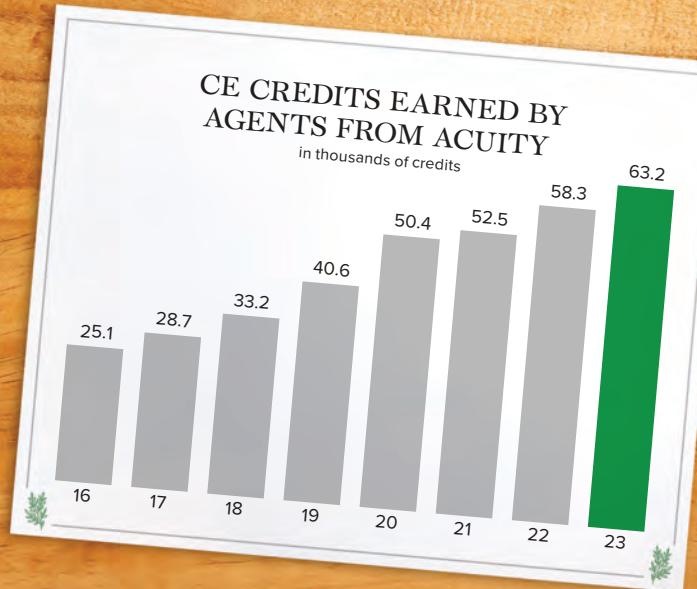
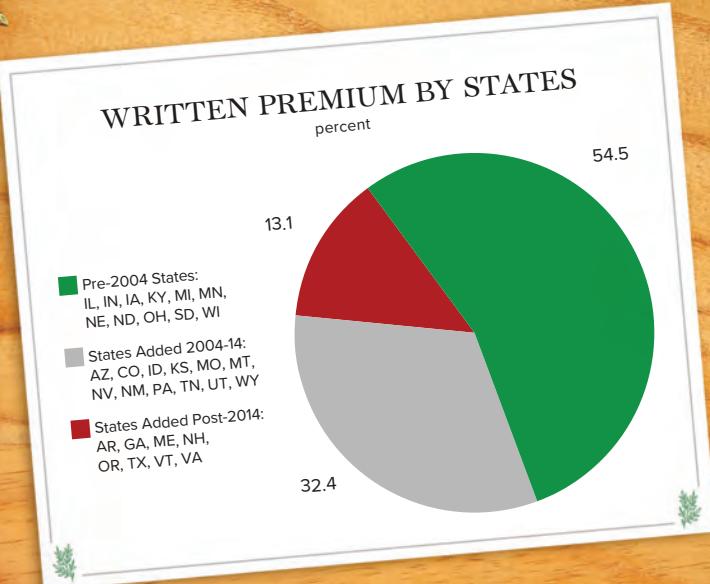
Going forward, we will continue to apply our resources to maximizing profitable growth initiatives wherever they arise. We have the people, products, and proven strategy in place to maintain and extend our track record of sustained success and profitable growth, along with some of the most creative, innovative, and award-winning communications in the industry.

*We will maximize our diversification
as we aggressively pursue
profitable, long-term growth.*

JOEL KATSMA

Vice President - Market Strategy and Communications





BUTTERNUT SQUASH RISOTTO

SERVES: 8 | PREP & COOK TIME: 60 mins

INGREDIENTS

1 qt low-sodium vegetable broth	2 Tbsp chopped fresh sage
2 Tbsp olive oil	2 cups Arborio rice
1 onion, diced	Black pepper to taste
1 Tbsp chopped garlic	2 Tbsp roasted pine nuts
3 cups peeled, seeded, cubed butternut squash	Fresh chopped parsley or sage, for garnish

INSTRUCTIONS

In a saucepan, bring broth to a simmer. Reduce heat to low.

In a deep skillet, heat olive oil over medium heat until hot. Add the onion and sauté until softened, about 2 to 3 minutes. Add the garlic and sage and sauté for another 2 minutes. Add squash and cook for 1 minute, stirring. Add rice and stir until it is opaque, about 3 minutes. Add 1 cup of the simmering broth and stir until broth is absorbed.

Reduce heat to low. Continue to add broth, about $\frac{1}{4}$ -cup at a time, until the rice kernels are al dente (just tender), about 20 to 25 minutes.

If additional liquid is needed to cook rice, add water in $\frac{1}{4}$ -cup intervals until rice is cooked. Add pepper to taste. Serve immediately, sprinkled with pine nuts and parsley or sage.

SERVING SIZE: 1 cup



JESSICA ZABLOCKI
Digital Media Specialist



STUFFED MUSHROOMS

SERVES: 16 | PREP & COOK TIME: 45 mins

INGREDIENTS

1½ lbs white button mushrooms	1 Tbsp chopped fresh parsley
1 Tbsp olive oil	1 Tbsp chopped fresh basil
¾ cup chopped sweet onion	1 Tbsp chopped fresh thyme
4 garlic cloves, minced	½ cup panko breadcrumbs
3 cups spinach	½ cup grated Parmesan cheese
Black pepper to taste	

INSTRUCTIONS

Preheat oven to 350°F.

Remove stems from mushrooms and dice. Set aside.

In a skillet, heat the oil over medium heat. Add the onion and mushroom stems and sauté until tender, about 4 minutes. Add the garlic and continue to sauté for 1 minute. Add the spinach, pepper, parsley, basil, and thyme and sauté until the spinach is wilted, about 2 minutes. Remove from heat. Add the panko breadcrumbs and all but 2 tablespoons of the Parmesan cheese. Stir to combine.

Stuff the mushrooms with the spinach mixture and arrange on a baking sheet. Sprinkle with the remaining 2 tablespoons Parmesan, and bake until the cheese is melted, about 20 minutes. Serve warm.

SERVING SIZE: 2 mushrooms



JOSH BECHERER
Manager - Branding



A SATISFYING RECIPE

SERVES: People we protect | **PREP TIME:** 12 months

INGREDIENTS

97% of policyholders reporting a positive claims experience	58.1% savings through managed care
Top 5 nationally & #1 in region on Crash Network Insurer Report Card	\$100M+ managed care savings
68% better loss development factors than the industry	\$72.1M less in catastrophe claims than 2022

OUTCOME

"Rebuilding shattered lives" has been a pillar of Acuity's claims philosophy for many years. Our claims professionals thrive on being there for you, our agency partners and our policyholders, when you need us most. We don't outsource claims: our own professionals take pride in the service we deliver, which is a key reason 97% of our customers who have had a claim reported a positive claims experience. We promise meaningful same-day contact, fast and fair claims handling, and reasonable and accurate reserving practices.

In workers' compensation, we are focused on helping injured workers heal and business customers control costs. Our effective managed care program not only provides an outstanding network of providers to injured employees, but also saves almost 60% on medical costs—savings that are passed back to our customers in terms of reduced loss costs and premiums.

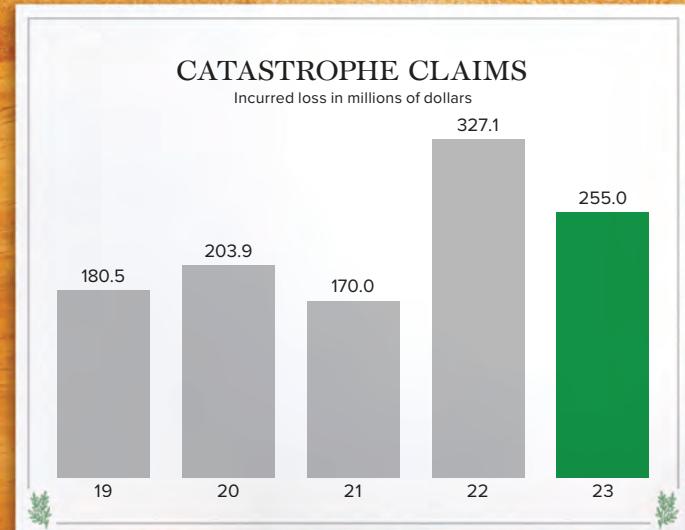
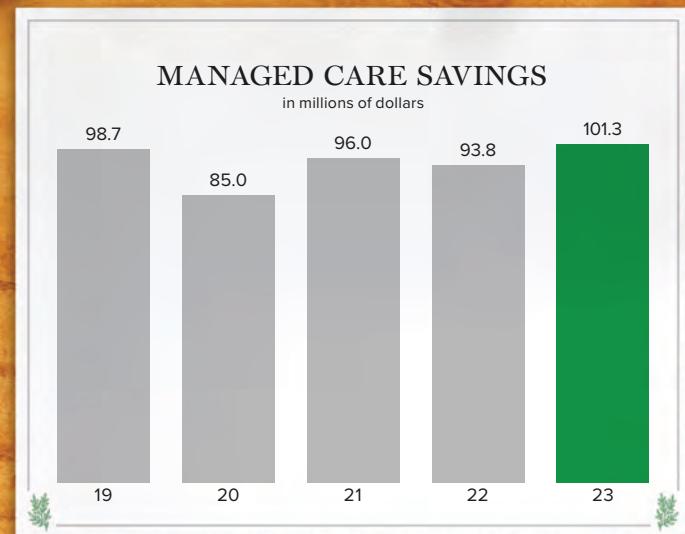
We are also committed to defending our policyholders' livelihoods. In an era of inflation and runaway jury verdicts, experience in the courtroom is crucial to obtain equitable outcomes for all. There's a reason Acuity's claims operation is consistently rated among the highest in the industry across the nation.

*Our strength is not in what we do,
but what we do for each other.*

JAMIE LOIACONO

Vice President - Claims





SWEET POTATO BITES

SERVES: 12 | **PREP & COOK TIME:** 45 mins

INGREDIENTS

2 medium sweet potatoes, sliced in ¼-inch-thick rounds	½ tsp garlic powder
½ tsp ground cumin	1 Tbsp chopped fresh cilantro
½ tsp paprika	7 cherry tomatoes, sliced
1½ tsp olive oil	2 Tbsp shredded cheddar cheese
½ tsp salt	2 slices cooked turkey bacon, crumbled
1 large avocado, pitted, peeled, and smashed	1 jalapeño pepper, sliced
1 Tbsp fresh lime juice	2 scallions, chopped

INSTRUCTIONS

Preheat oven to 400°F. Line a large baking sheet with parchment paper.

In a large bowl, add the sliced sweet potatoes, cumin, paprika, olive oil, and salt. Toss gently to coat.

Arrange the sweet potato slices on the baking sheet in a single layer. Bake for 15 minutes, or until tender.

In another bowl, combine the avocado, lime juice, garlic powder, and cilantro.

On a serving platter, arrange the roasted sweet potato slices. Top each slice with a dollop of smashed avocado, tomato slice, cheddar, bacon, jalapeño, and scallions. Serve immediately.

SERVING SIZE: 2 sweet potato slices



JEN WEITERMAN

Senior Work Comp Claims Representative



ROASTED VEGETABLES

SERVES: 12 | PREP & COOK TIME: 60 mins

INGREDIENTS

½ cup olive oil	1 lb sweet potatoes, sliced into 1-inch pieces
3 carrots, cut into ½-inch pieces	1 tsp dried rosemary
½ lb halved Brussels sprouts	1 tsp dried thyme
1 lb red potatoes, quartered	1 tsp dried basil
3 medium parsnips, cut into ½-inch pieces	¼ tsp salt
1 medium onion, cut into wedges	1 tsp black pepper

INSTRUCTIONS

Preheat oven to 400°F. Lightly spray an 11 x 17-inch baking sheet with nonstick cooking spray.

In a large bowl, combine all ingredients. Toss the vegetables to coat with the olive oil.

Spread the vegetables evenly on baking sheet. Place on middle rack in oven and bake for 35 to 40 minutes, or until vegetables are cooked through to desired consistency. Serve warm.

SERVING SIZE: ½ cup



LINDSEY BRIES
Manager - Services



A NUTRITIOUS BLEND

SERVES: Our stakeholders | **PREP TIME:** 12 months

INGREDIENTS

2 superior financial strength ratings	7-fold increase in assets over 22 years
30.0 expense ratio	\$6.845B assets (GAAP)
\$411M cash from operations (GAAP)	

OUTCOME

Acuity's financial strategy is focused on a proven blend of conservative investing, fair and reasonable reserving, and disciplined underwriting. This strategy has produced industry-leading results that have never been more important than in today's stressed insurance market. But while other carriers struggle, Acuity's strong capital position is allowing us to seize opportunity that they cannot.

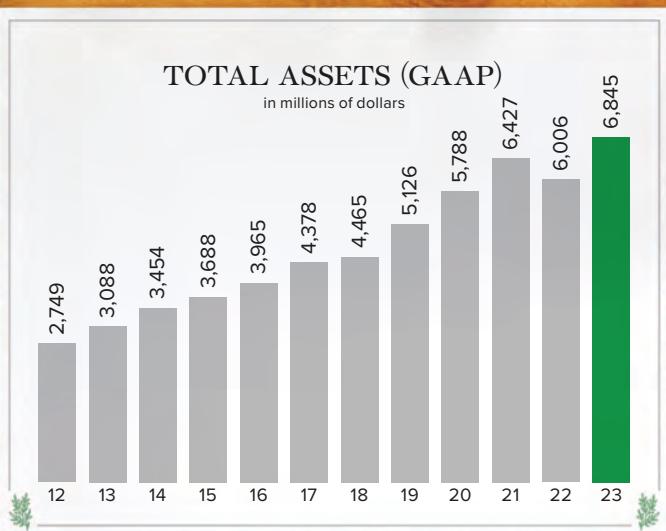
Our capital strength provides protection not just for projected risks, but for the "unknown unknowns." It supports our ability to safeguard our customers and makes it possible to continue our strategy of growth and expansion.

But don't just take our word for it. Acuity maintains A+ ratings from both AM Best and Standard & Poor's. We are one of the top A+ rated companies for capital adequacy as determined by AM Best. And we were named to the Ward's 50 list of top-performing property-casualty companies again in 2023, placing us in the top 2% of insurers nationwide and making Acuity one of only four insurers, and the only regional carrier, to be recognized by Ward for 24 consecutive years.

*We are passionate about
caring for our agents,
employees, and customers.*

WENDY SCHULER
Vice President - Finance





**CASH FLOW AS A PERCENTAGE OF
NET WRITTEN PREMIUM (GAAP)**



STIR-FRIED RICE

SERVES: 6 | PREP & COOK TIME: 15 mins

INGREDIENTS

3 Tbsp canola oil, divided	3 garlic cloves, minced
2 cups cooked brown rice	$\frac{3}{4}$ inch fresh ginger, peeled and minced
5 scallions, thinly sliced	1 Tbsp low-sodium soy sauce
1 small carrot, cut into bite-size pieces	$\frac{1}{2}$ cup frozen peas
$\frac{1}{2}$ tsp kosher salt	2 large eggs

INSTRUCTIONS

Heat 1 tablespoon oil in a wok or large heavy pan over high heat. Add half of the rice and cook, tossing occasionally, until starting to crisp, about 3 minutes. (Don't overcook at this stage or the rice will dry out.) Remove the rice to a plate, then repeat with one more tablespoon of oil and the rest of the rice. Add the second batch of rice to the plate.

Add 2 teaspoons of oil to the skillet with the thinly sliced white scallion, carrot, and kosher salt. Cook, stirring constantly, until the vegetables have softened and are slightly browned, 3-4 minutes. Add minced garlic and ginger and cook another minute, tossing constantly so they don't burn, then add the rice back into the pan with the soy sauce, green scallions, and peas and toss until combined, about 30 seconds.

Push the rice mixture to the edges of the pan and add the remaining 1 teaspoon oil to the center of the pan. Crack in both eggs. Moving quickly, scramble the eggs in the center of the pan until they form curds, then toss with the rice to incorporate.

Taste and add additional salt or soy sauce to taste.

SERVING SIZE: $\frac{2}{3}$ cup

MICHELLE MOLKENTHINE

Senior Staff Accountant - Payroll & Budget



WASABI PEA SALMON

SERVES: 4 | PREP & COOK TIME: 30 mins

INGREDIENTS

- ½ cup wasabi peas
- 4 salmon fillets (4 oz each)
- 1 Tbsp olive oil
- 1 Tbsp fresh lime juice

INSTRUCTIONS

Preheat oven to 400°F. Lightly coat a baking pan with nonstick cooking spray.

In a food processor or blender, chop wasabi peas until they are finely ground but not a powdery consistency. Spread the chopped wasabi peas on a plate.

Rinse the salmon filets with water and press the filets, skin side up, into the wasabi peas. Arrange the filets, skin side down, onto baking pan. Drizzle filets with olive oil. Bake salmon about 12 minutes, or until cooked through. Remove from pan. Drizzle with lime juice.

SERVING SIZE: 4 oz salmon



TONI APATIRA

Commercial Lines Consultant



(NO) SECRET INGREDIENTS

SERVES: A growing company | **PREP TIME:** 12 months

INGREDIENTS

\$2.96B surplus (GAAP)	12.5% average surplus increase over 24 years (GAAP)
\$328M surplus gain (GAAP)	24 years on Ward's 50
0.86:1 leverage ratio (Statutory)	

OUTCOME

The story of Actuarial is sustainability through the “Three Rs”—reserves, rates, and reinsurance. In our reserving practices, we are focused on more than simply ensuring that we meet legal requirements, are consistent with actuarial standards of practice, and are fair and reasonable. Our greater philosophy is that an adequate reserve position is the bedrock of our business model, and we apply sophisticated analytics at a companywide level to ensure accuracy of our total reserve picture.

We also perform detailed, data-based analysis of historical claims trends and conduct sophisticated projections to determine rates that best position us for continued growth and profitability. We continually fine-tune our analyses to ensure we are understanding trends both retrospectively and prospectively. And as we benchmark ourselves to industry performance, our outcomes are far better than the competition.

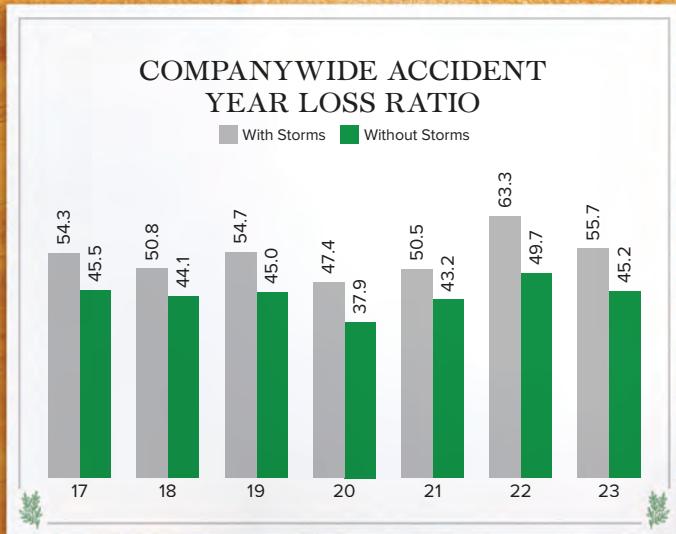
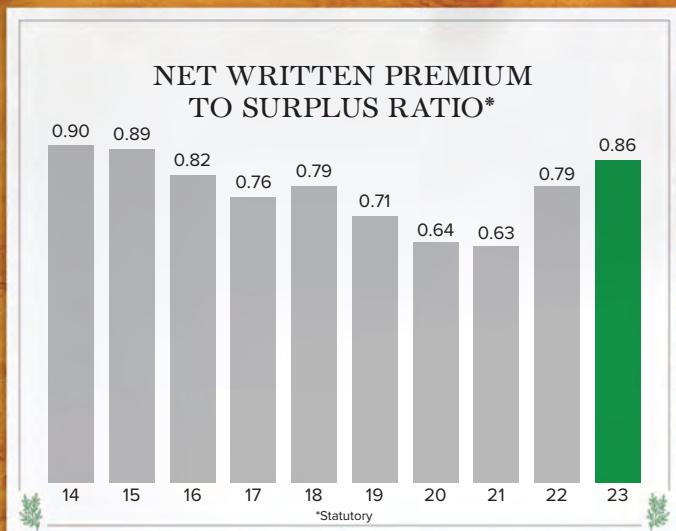
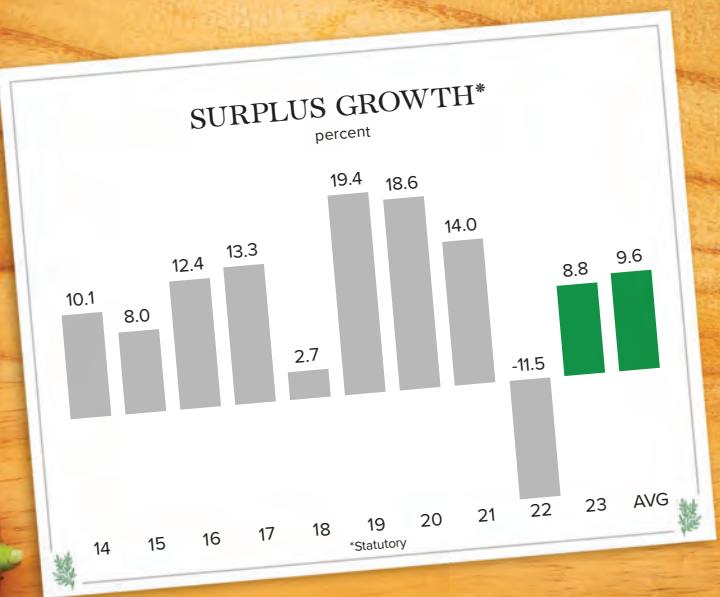
Combined, our acumen in reserving and rating leads to favorable reinsurance terms for Acuity, unlike other companies that are struggling to obtain capacity and pricing. We have reinsurance availability, affordability, and flexibility in order to maintain our business appetite and long-term profitability.

*“Dare to care” is
more than a statement—
it’s who we are.*

PAT TURES

Vice President - Actuarial & Strategic Analytics





BEEF SLIDERS

SERVES: 8 | PREP & COOK TIME: 30 mins

INGREDIENTS

1 lb 90% lean ground chuck	4 slices low-fat American cheese, cut in half
½ tsp salt	
Black pepper to taste	8 whole wheat mini burger buns (1 oz each)
3 Tbsp ice water	Bread and butter pickles, optional

INSTRUCTIONS

In a bowl, combine the ground beef, salt, pepper, and ice water. Form beef into 8 thin patties, transfer to a plate, and refrigerate for 30 minutes, covered with plastic wrap.

Lightly coat a griddle or skillet with cooking oil and heat over medium-high heat. Cook burgers, flattening to ¼-inch thick with a spatula, for about 3 to 4 minutes, or until browned. Flip burgers and cook another 3 minutes.

Turn off heat. Top with cheese, if desired, and cover pan until cheese is melted. Transfer to buns and top with pickles, if desired.

SERVING SIZE: 1 slider



ADAM NORLANDER
Director - Finance



SURF AND TURF KEBABS

SERVES: 8 | **PREP & COOK TIME:** 30 mins

INGREDIENTS

Marinade:

1 cup low-sodium tomato juice
2 garlic cloves, minced
1 Tbsp horseradish
2 Tbsp fresh lemon juice
2 Tbsp Worcestershire sauce
3 drops hot sauce
¼ tsp celery salt

Kebabs:

1 lb beef tenderloin, cubed
1 large zucchini, sliced
8 jumbo shrimp, peeled and deveined
8 cherry tomatoes
1 small red onion, sliced thick
1 orange or yellow bell pepper, sliced

INSTRUCTIONS

Marinade: In a bowl, combine the tomato juice, garlic, horseradish, lemon juice, Worcestershire sauce, hot sauce, and celery salt.

Kebabs: Divide the marinade between two plastic storage bags, reserving one bag, chilled, for later use when grilling. In the other plastic bag, add the steak and marinate, chilled, for 4 hours or overnight.

Kebabs: Preheat the grill to 400°F. On eight wooden skewers, thread steak, zucchini, shrimp, cherry tomato, red onion, and bell pepper.

Lightly coat each side of the skewer with nonstick cooking spray. Grill the kebabs, brushing with the reserved marinade, until shrimp is pink and steak is cooked to desired doneness (about 3 minutes on each side, or until steak registers 145° on a meat thermometer for rare meat). Serve immediately.

SERVING SIZE: 1 kebab

CHASE DICKENSON
Product Analyst



A UNIQUE BLEND

SERVES: 1,600+ employees | **PREP TIME:** 12 months

INGREDIENTS

91% recommendation on Glassdoor	1 (more) Forbes America's Best Midsized Employer award
108 employees hired in 2023	7,000+ applicants
150+ new employees planned for 2024	10.5% 401(k) contribution to all employees

OUTCOME

Acuity is committed to sustaining our exceptional employees. They support our agents and customers and are the heartbeat of our organization, showing resilience and an unwavering dedication to our common purpose, service hearts, and vision.

We are devoted to sustaining our employees because they are the foundation of our success and because it's the right thing to do. We sustain our people through rewarding careers, world-class benefits, a flexible work environment, opportunities for both professional and personal development, and our fierce respect for the individual. We embrace belonging in our workplace, knowing that unique perspectives make us stronger and more inventive as we activate our collective genius.

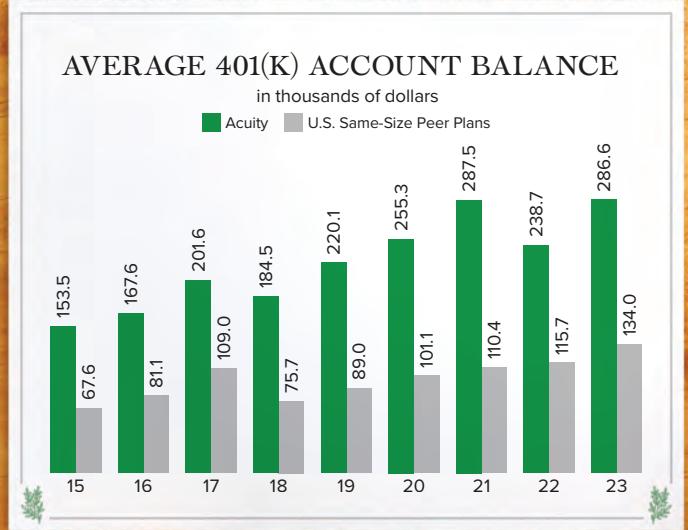
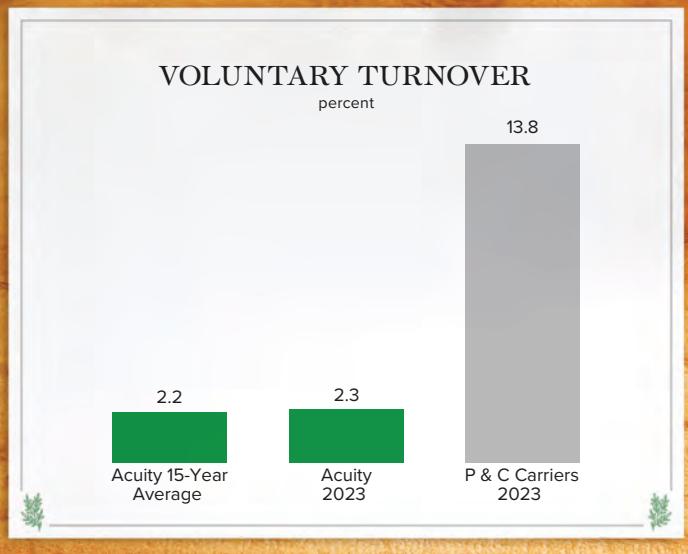
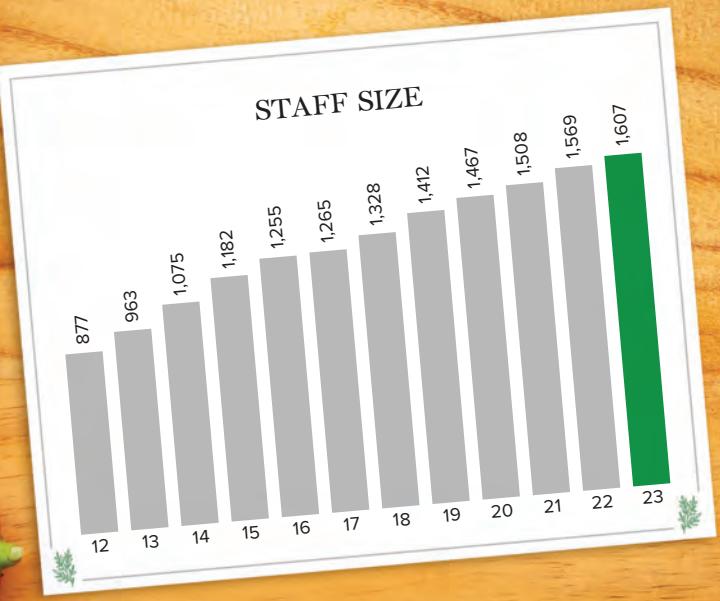
The importance of people is reflected in our logo, bringing together three colors that stand for our employees, agents, and customers. These combine to form one heart, where the whole is greater than the sum of its parts. Our heart underscores our common purpose, where we dare to care for our family of employees, agents, and customers by staring down risk.

Our Acuity heart reflects who we are as an insurer, employer, and business partner.

JOAN RAVANELLI MILLER

General Counsel and Vice President - Human Resources





TURKEY PICCATA

SERVES: 4 | PREP & COOK TIME: 45 mins

INGREDIENTS

2 lemons	1 Tbsp chopped fresh basil
½ cup whole wheat flour	½ cup white wine
¼ tsp salt	1 shallot, minced
Black pepper to taste	2 Tbsp capers, rinsed and drained
1 lb turkey breast cutlets	1 Tbsp unsalted butter
1 pint cherry tomatoes	1 Tbsp chopped fresh parsley

INSTRUCTIONS

Cut off peel and pith from lemons. Cut into slices, then cut slices in half; reserve.

In a shallow bowl, combine flour, salt, and pepper. Coat turkey cutlets in flour until covered on both sides.

Lightly coat a large skillet with olive oil and heat over medium-high heat until hot. Cook for 2½ minutes per side, or until golden and cooked through. Remove to a platter and keep warm.

Add tomatoes and basil to skillet, raise heat to high, and cook, shaking pan, for 2 to 3 minutes, or until tomato skins start to char and split in spots; transfer to platter.

Add wine, shallot, and capers to skillet; boil for 1 minute, or until wine is reduced by half. Reduce heat and swirl in butter and reserved lemon slices until butter is melted. Spoon sauce and arrange lemon slices over turkey. Garnish turkey with parsley and serve with tomatoes.

SERVING SIZE: 4 oz turkey



GABE GARCIA
Manager - Services



GRILLED CHICKEN TACOS WITH MANGO SALSA

SERVES: 4 | PREP & COOK TIME: 30 mins

INGREDIENTS

Grilled Chicken:	Mango Salsa:
¼ cup fresh lime juice	1 large mango, peeled and diced
4 garlic cloves, minced	1 avocado, peeled, pitted, and diced
1 Tbsp chopped fresh cilantro, plus additional for garnish	1 medium tomato, chopped
1 tsp ground cumin	1 red onion, chopped
¼ tsp salt	2 Tbsp chopped jalapeño pepper, optional
¼ tsp black pepper	3 Tbsp fresh lime juice
1 lb boneless, skinless chicken breast	Tacos: 8 corn tortillas (6 inches each), warmed

INSTRUCTIONS

Grilled Chicken: In a resealable plastic bag, combine lime juice, garlic, cilantro, cumin, salt, black pepper, and chicken. Marinate in refrigerator for 8 hours or overnight.

Preheat grill to medium-high heat. Grill chicken until cooked through and lightly charred, about 5 to 7 minutes per side. Let chicken rest for 5 minutes and then slice into strips.

Mango Salsa: In a bowl, combine the mango, avocado, tomato, onion, jalapeño (if using), and lime juice. Toss gently to combine.

Tacos: Arrange chicken in tortillas and top with mango salsa and additional chopped cilantro, if desired.

SERVING SIZE: 2 tacos

OLIVIA BUSS
Actuarial Analyst



SERVICE WITH HEART

SERVES: People who count on us | **PREP TIME:** 12 months

INGREDIENTS

Double-digit increases in quote volumes and new business	\$37M in service center premium
572,000 calls handled	1.5M square-foot building and 110-acre campus maintained
17,000+ service center policies in force, a 49% increase	2,000+ youth attending educational events at CHQ each year

OUTCOME

Acuity's unmatched service sustains our customers and agents, providing a personal touch that shows we truly dare to care. Our people are empowered to do what it takes to solve problems, giving them the ability and incentive to go the extra mile, create customer satisfaction, and reduce the effort you need to spend on maintaining your book of business with us.

In both personal and commercial lines, the number of customers reaching out to Acuity's call centers for policy service, billing issues, and other needs continues to increase. Our people have handled this greater demand with skill and care. Our efficient claims intake is a key part of our industry-leading satisfaction rating. And our overall response times and accuracy remain at all-time highs. These create a foundation of excellence and make Acuity a company you can count on.

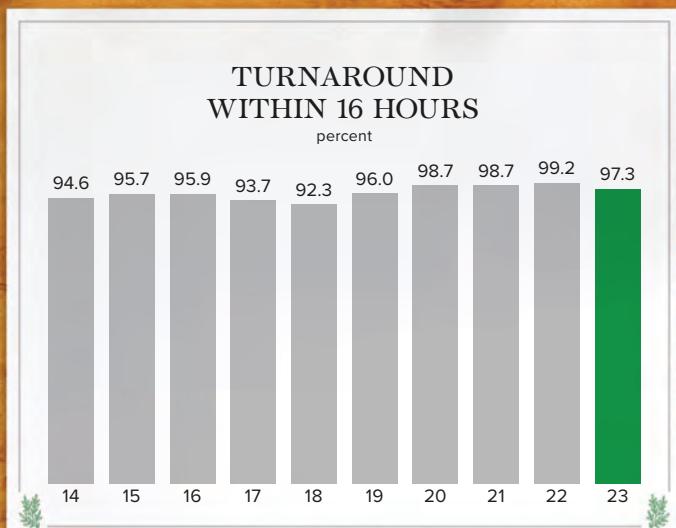
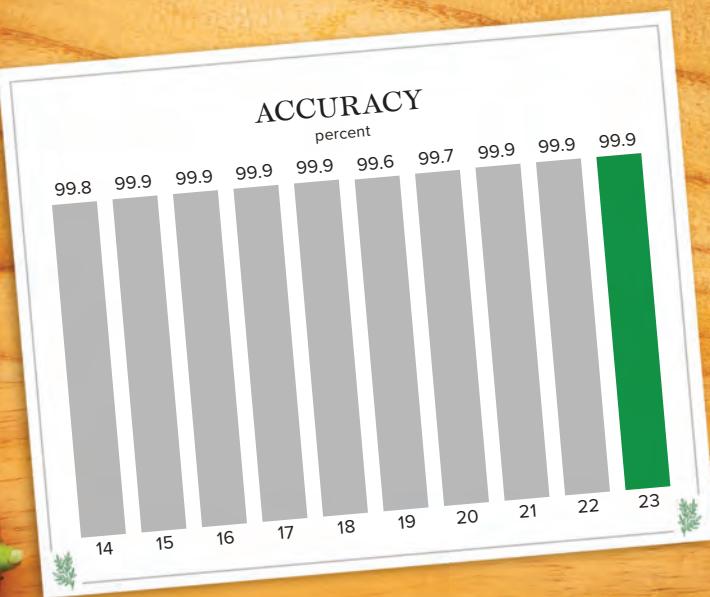
We are also committed to sustaining our staff through our beautiful work environment, our unparalleled facilities, and an infrastructure that enables us to deliver on our promises no matter what challenges come. We are proud that our facilities host numerous community events as an extension of our commitment to corporate citizenship and philanthropy.

We are leveraging our strengths and heart-first service to add strong value ahead of the competition.

SHERI MURPHY

Vice President - Services and Administration





SWEET AND SOUR CHICKEN

SERVES: 6 | PREP & COOK TIME: 45 mins

INGREDIENTS

1 Tbsp olive oil	1 green bell pepper, chopped
1 lb boneless, skinless chicken breast, sliced into strips	4 scallions, chopped
½ tsp salt	1 cup pineapple chunks with juice
Black pepper to taste	2 Tbsp light brown sugar
2 garlic cloves, minced	¼ cup rice wine vinegar
1 red bell pepper, chopped	½ cup chicken stock
	2 Tbsp cornstarch

INSTRUCTIONS

In a large skillet, heat oil over medium-high heat until hot. Season chicken with salt and black pepper. Add chicken to skillet and cook until it is no longer pink. Remove chicken from skillet and set aside.

Add garlic, bell peppers, and green onions to skillet and cook for 1 minute. Add pineapple, pineapple juice, brown sugar, vinegar, and chicken stock and bring to a simmer. Simmer until sauce begins to reduce, about 8 minutes. In a cup, stir together cornstarch and 2 tablespoons of water. Reduce heat to low. Add cornstarch mixture to skillet and bring liquid to a simmer. Add chicken and cook for 5 minutes, or until chicken is heated through.

SERVING SIZE: ¾ cup



JOHN SCHOMMER

Senior Data Analytics Engineer



CHICKEN PARMESAN

SERVES: 4 | PREP & COOK TIME: 60 mins

INGREDIENTS

2 tsp olive oil	¼ cup whole wheat Italian breadcrumbs
½ onion, chopped	
1 garlic clove, minced	4 boneless, skinless chicken breasts (4 oz each), pounded
½ cup tomato sauce	½ cup shredded part-skim mozzarella cheese
1 tsp chopped fresh basil	
Black pepper to taste	2 Tbsp grated Parmesan cheese
1 egg, lightly beaten	

INSTRUCTIONS

Preheat oven to 375°F. Lightly coat a baking sheet with nonstick cooking spray.

In a small saucepan, heat oil over medium-high heat. Add the onion and sauté for 2 minutes. Add the garlic and sauté for 30 seconds. Add the tomato sauce, basil, and pepper. Reduce heat to low and cook, stirring occasionally, for 15 minutes. Remove from heat and set aside.

Place egg and breadcrumbs in separate shallow bowls. Dip chicken breasts into egg and then dredge in breadcrumbs.

Arrange chicken breasts on baking sheet. Bake for 20 to 25 minutes, or until chicken is cooked through.

Spread half of the tomato sauce in a casserole dish. Place baked chicken on tomato sauce and spread remaining sauce over chicken.

Sprinkle mozzarella and Parmesan over chicken. Cover with foil.

Bake for an additional 3 to 5 minutes, or until cheese is melted.

SERVING SIZE: 4 oz chicken

GEN MERVYN

Manager - Services



A PROVEN RECIPE

SERVES: A strategic enterprise | **PREP TIME:** 12 months

INGREDIENTS

27 strategic planning sessions	26 consultants
7 new strategies	80 analysts
4 vision dimensions	27,000+ training hours

OUTCOME

Acuity believes in the importance of training and development. Our commitment to staff development reflects an unwavering faith in our shared future. That investment positively impacts our agents, as our most trusted business partners, as well as our customers and claimants.

Acuity also recognizes that strategic planning is the path to managing organizational risk and maintaining relevance. Acuity employs a continual, disciplined, iterative process with a carefully managed cadence built upon thought leadership, accountability, execution, and broad engagement across the organization. Our innovative approach to strategic planning is essential for setting future direction, aligning around Acuity's vision, staying true to who we are, and sparking the positive changes that differentiate us.

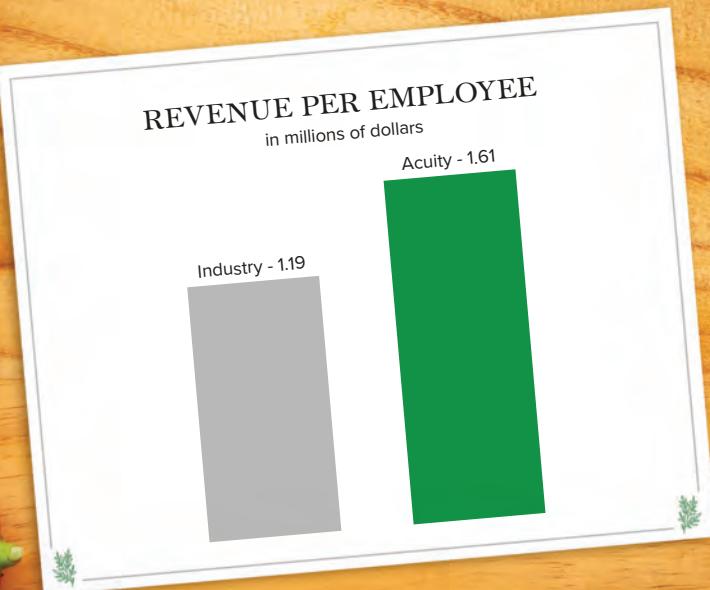
Our strategic planning also keeps us at the forefront of new developments, emerging trends, and forces shaping the insurance business. It is designed not just to help us respond to changing market forces, but to capitalize on disruptive and potentially revolutionary developments taking place in insurance and beyond.

*We are a company with
heart, and we will continue to
share our heart with you.*

KAY HUTCHISON

Vice President - Business Consulting





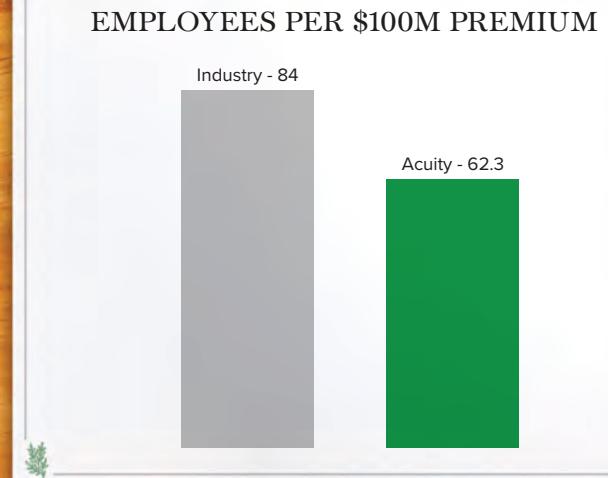
STAFF TRAINING

Training per New Hire

**32.5
Days**

Total Staff Training

**27,169
Hours**



SRIRACHA CHICKEN DRUMSTICKS

SERVES: 8 | PREP & COOK TIME: 60 mins

INGREDIENTS

2 Tbsp sriracha sauce	8 chicken drumsticks (about 2 lbs)
2 Tbsp unsalted butter	1/8 tsp salt
1 Tbsp honey	Black pepper to taste
1 Tbsp rice vinegar	2 Tbsp cornstarch
2 garlic cloves, finely minced	Chopped scallion, for garnish

INSTRUCTIONS

Preheat oven to 400°F. Line a baking sheet with foil. Arrange a wire rack on the foil.

In a small saucepan, combine the sriracha, butter, honey, rice vinegar, and garlic and cook over low heat until the sauce is smooth.

In a large bowl, season the drumsticks with the salt and pepper. Add the cornstarch and stir until evenly coated. Arrange the chicken pieces on the wire rack. Brush with the sriracha sauce mixture. Bake the drumsticks for about 50 minutes, or until golden brown and crispy. Remove the chicken from the oven. Garnish with chopped scallions.

SERVING SIZE: 1 drumstick



RYAN NOLAN

Business Analyst



ARUGULA RICOTTA PIZZA

SERVES: 4 | PREP & COOK TIME: 30 mins

INGREDIENTS

4 whole grain flatbreads	½ tsp salt
½ cup part-skim ricotta cheese	1 tsp fresh lemon juice
1 cup cherry tomatoes, halved (assorted colors)	1 cup baby arugula
2 Tbsp white balsamic vinegar	1 Tbsp balsamic glaze
1 Tbsp olive oil	Black pepper to taste

INSTRUCTIONS

Preheat oven to 425°F.

Arrange flatbreads on two baking sheets. Cover each flatbread with a layer of the ricotta cheese and the tomatoes. Bake for about 10 minutes, or until the cheese is melted.

In a small bowl, whisk together the white balsamic vinegar, oil, salt, and lemon juice. In a bowl, toss the arugula with the dressing.

Top the pizza with the arugula and a drizzle of the balsamic glaze. Season with black pepper to taste. Serve immediately.

SERVING SIZE: 1 pizza



AMBER CHRISTEL

Manager - Staff Commercial Lines



CARE IN PREPARATION

SERVES: People we sustain | **PREP TIME:** 12 months

INGREDIENTS

2 (more) ACORD Awards	55 agencies in small commercial pilot
2 Gold Spark Awards	32.9% increase in mobile app usage
28,000+ policyholders added to online access	12.6% increase in agent download transactions

OUTCOME

At Acuity, technology sustains and supports our agents, customers, and employees. For agents, that support is built on our extensive integration with management systems, comparative raters, and other third-party platforms you use, enabling us to be the easiest company for you to do business with. You would be hard-pressed to find a carrier that has a broader, more expansive integration roadmap than Acuity.

We are also focused on system availability. We expect our systems to be available 24 hours a day, seven days a week, 365 days a year, and we monitor and manage constantly toward that goal. We are leveraging a hybrid cloud architecture to ensure that our applications are flexible and scalable with high availability.

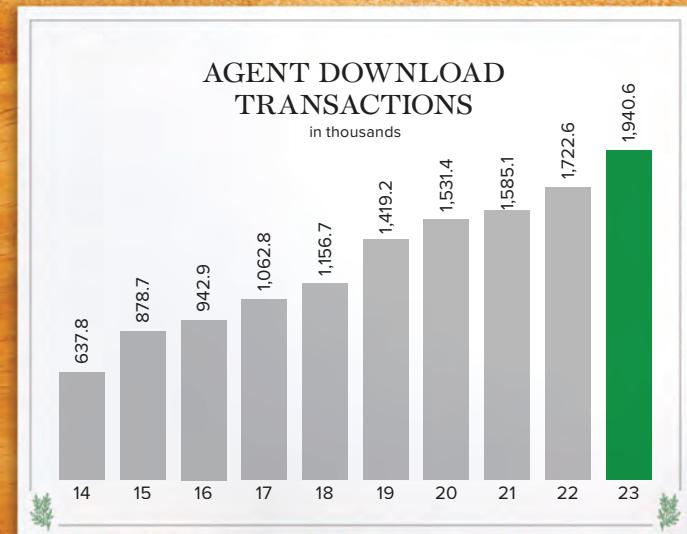
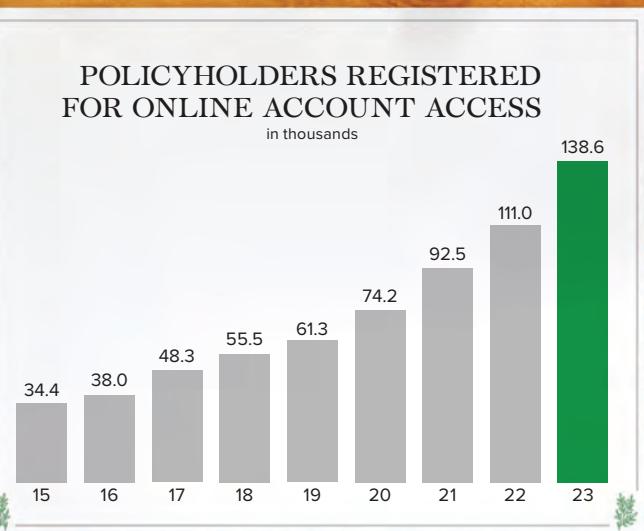
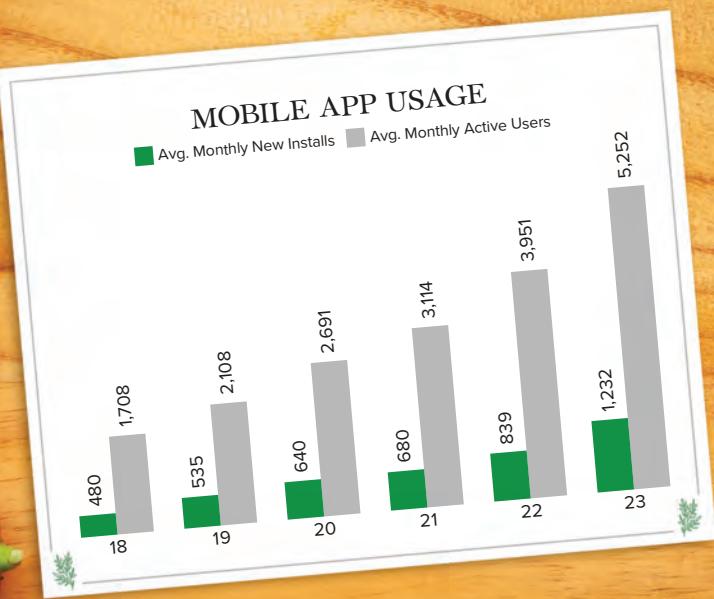
Acuity also maintains a dedicated secondary data center, replicating data to it in real time to ensure uninterrupted business in the event of a disaster. And, we have a dedicated team continually and proactively working to prevent and detect unauthorized activity across the enterprise and protect sensitive customer data.

*Open, honest communication
is the solution to almost
any problem you face.*

MARCUS KNUTH

Vice President - Enterprise Technology





BANANA CHOCOLATE CHIP ICE CREAM

SERVES: 8 | PREP & COOK TIME: 75 mins

INGREDIENTS

- 4 large ripe bananas
- 2 Tbsp mini dark or semi-sweet chocolate chips
- 1 Tbsp cinnamon

INSTRUCTIONS

Chop the bananas into 2-inch pieces. Place in a freezer bag or wrap in plastic wrap and freeze for at least 1 hour.

In a food processor, pulse the bananas until they are chunky and granular. Process, scraping down the sides as needed, until creamy and smooth.

Transfer to a bowl and stir in chocolate chips and cinnamon. Freeze, covered, for at least 3 hours.

SERVING SIZE: $\frac{1}{2}$ cup



TRICIA TIENOR
Manager - Information Systems



FLOURLESS CHOCOLATE CAKE

SERVES: 12 | PREP & COOK TIME: 45 mins

INGREDIENTS

1 stick (½ cup) unsalted butter	1 Tbsp canola oil
4 oz fine-quality dark chocolate, chopped	1 tsp vanilla extract
½ cup granulated sugar	½ cup unsweetened cocoa powder
3 egg whites	1 Tbsp confectioners' sugar, for dusting

INSTRUCTIONS

Preheat oven to 375°F and lightly coat an 8-inch round baking pan with nonstick cooking spray. Line bottom with a round of wax paper or parchment paper. In a microwave-safe bowl, microwave butter and chocolate on high for 20 seconds, stir, and continue to microwave at 20-second intervals until melted. Remove from microwave and whisk mixture until smooth.

Whisk granulated sugar into chocolate mixture. Add egg whites, oil, and vanilla and whisk well. Sift cocoa powder over chocolate mixture and whisk until just combined.

Pour batter into prepared pan and bake in middle of oven for 20 to 25 minutes, or until top has formed a thin crust. Cool cake in pan on a rack for 5 minutes. Turn onto a serving plate.

Dust cake with confectioners' sugar.

After being cooled completely, cake keeps in an airtight container for one week.

SERVING SIZE: ¾-inch slice



JUSTIN NAGODE
Digital Sales Director



STATEMENT OF INCOME

PREP TIME: For the year ending December 31, 2023

INGREDIENTS

Underwriting income	\$2,281,610,488
Underwriting deductions	
Losses incurred	\$1,441,817,843
Loss expenses incurred	232,721,743
Underwriting expenses incurred	685,495,445
Total underwriting deductions	2,360,035,031
Net underwriting gain (loss)	(78,424,543)
Investment income	
Net investment income earned	165,389,363
Net realized capital gains (losses)	(3,659,850)
Total net investment income	161,729,513
Other income (loss)	261,025
Net income (before dividends and taxes)	83,565,995
Policyholders' dividends	15,759,722
Net income (loss) (after dividends and before taxes)	67,806,273
Income tax expense (including deferred)	8,830,679
NET INCOME	\$58,975,594

AM 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.

COMPARATIVE STATEMENT OF CONDITION

PREP TIME: For the years 2022 and 2023

INGREDIENTS

<i>December 31,</i>	<i>2023</i>	<i>2022</i>
ASSETS		
Bonds	\$3,194,556,955	\$2,802,649,769
Stocks	1,931,809,310	1,571,885,800
Premiums receivable	780,431,950	654,951,114
Cash and short term investments	62,308,308	71,212,674
Accrued interest and dividends	31,836,009	28,092,766
Property and equipment, net	284,453,732	292,930,236
Reinsurance recoverables	271,433,477	283,577,832
Deferred acquisition costs	237,449,751	195,421,048
Other miscellaneous assets	50,979,798	105,135,399
Total Assets	\$6,845,259,290	\$6,005,856,638
LIABILITIES AND SURPLUS		
Loss reserves	\$1,917,498,438	\$1,726,153,202
Unearned premium reserves	1,258,258,130	1,052,140,993
Loss adjustment expense reserves	422,460,290	372,097,606
Accrued expenses	253,625,072	214,745,081
Deferred income tax liability	20,141,637	--
Other miscellaneous liabilities	14,505,532	10,060,078
Total Liabilities	3,886,489,099	3,375,196,960
Policyholders' Surplus	2,958,770,191	2,630,659,678
Total Liabilities and Surplus	\$6,845,259,290	\$6,005,856,638

BOARD OF DIRECTORS

SERVES: The whole company | **PREP TIME:** 12 months

INGREDIENTS

A generous helping of compassion

A dash of fun

13 diverse backgrounds

1 unified team

OUTCOME

The best recipes are made with love, and Acuity loves you! We are incredibly grateful for all you do to sustain our success.

BACK ROW: Paul Hoffman, Jackie Joseph-Silverstein, Ben Salzmann, and Mike Duckett

CENTER ROW: Lisa Mauer, Dick Riley, Steve Jaberg, and Jack Schwalbach

FRONT ROW: Badri Ganju, Kurt Olson, Bob Willis (Chairman), Rhonda Kirkwood, and Hal Trescott



LET'S GET COOKING WITH

acuitylove
REWARDS

Earn 15 Acuity Love Points!

We have a sizzling hot mission waiting for you.

acuity.com/2023

DIANA TORRES
Claims Consultant



KAO ZHONG XIONG
*Receptionist /
Switchboard Operator*



