

# ***ACUITY***

*For All That Matters*



*Rated A+ by A.M. Best and S&P*

**Every day,** hundreds of thousands of family members, business owners, and wage earners place their trust in *ACUITY*. We have been protecting and enhancing the well-being of agents and policyholders for 88 years. We focus all our efforts on you, to provide claims and policy service that is unrivaled in the insurance industry. We believe you deserve nothing less. The professionals at *ACUITY* take great pride in the national recognition we continually receive.

- Of the nearly 3,000 property and casualty insurance companies in the country, Ward Financial Group, an independent industry benchmarking organization, has placed *ACUITY* in the elite top 50 for 14 consecutive years.
- *ACUITY* has won more ACORD technology awards than any other carrier in the country in the past 11 years for cutting-edge technology that adds business value to our independent agents. *InformationWeek* magazine constantly recognizes *ACUITY*, as one of the highest ranked P&C companies in their annual list of the top technology firms in the nation.
- *ACUITY* was named the best medium-sized workplace in America by Great Place to Work<sup>®</sup> in 2004, 2010, 2011, 2012, and 2013 and is the only company in the nation to be ranked in the top five for 10 consecutive years.



**Welcome to *ACUITY***

ACUITY's Operating Territory



## Our Mission:

To protect and enhance our customers' well-being

## Our Vision:

- Be recognized as an innovative leader
- Cultivate a broad product line offered through a diversified group of professional agents
- Continually reinvest in business processes to maximize operating efficiency
- Be the easiest company to do business with



**ACUITY** takes seriously its responsibility to the families and businesses who have placed their trust and well-being in our hands. **ACUITY** insures over:

170,000 families

100,000 businesses and institutions

235,000 non-commercial private passenger automobiles

145,000 homes

245,000 commercial vehicles

hundreds of thousands of wage earners who depend on the protection afforded by their employers



# The **ACUITY** Difference in

Value. We take that word very seriously at **ACUITY**. It means providing protection many companies don't offer. It means aggressive loss control services. It means we process policies and changes fast. It's why **ACUITY** is a leading writer of property and casualty coverages for businesses and organizations.

## What is the **ACUITY** difference?

### Unique Coverages

- Full Replacement Cost
- Bis-Pak<sup>®</sup> Enhancements Endorsement
- Commercial Output Policy
- Mechanical Breakdown
- Spoilage
- Errors and Omissions Coverage
  - Contractors
  - Printers
- Employment Practices Liability
- Uninsured Motorists - Property Damage
- General Liability Enhancements Endorsement
- Lease/Loan Payoff Coverage
- Professional Liability
  - Barbers and Beauticians
  - Cemetery
  - Church Counseling
  - Funeral Directors
  - Veterinarians



# Commercial Lines



## Unique Coverages (continued)

- Auto Enhancements Endorsement
- Pollution Coverage
- Product Recall Coverage
- Contractors and Developers Output Endorsement
- Directors and Officers Liability
  - Churches
  - Condominiums
- Business Income - Actual Loss Sustained
- Property in Course of Construction
- Business Income - Auto and Contractors Equipment
- Car Damage Replacement Cost



## What We Cover . . .

Contractors  
Retail Stores - All Types  
Wholesale Distributors - All Types  
Motels and Hotels  
Churches or Houses of Worship  
Garbage Haulers  
Automobile Repair Shops  
Truckers  
Offices  
Vending Machine Operators  
Day Care Centers  
Golf Courses  
Photographers  
Sand and Gravel Haulers  
Fuel Oil Dealers and Distributors  
Printers or Publishers  
Restaurants and Taverns  
Clubs  
Cemeteries  
Apartments and Condominiums  
Barber and Beauty Shops  
Funeral Homes  
Appliance Repair Shops  
Veterinarians  
Laundries and Dry Cleaners  
Municipalities  
Warehouses  
Manufacturers  
Clay Products  
Clothing or Textiles  
Concrete Products  
Electrical Equipment  
Food and Beverage  
Foundries  
Glass Products  
Leather Goods  
Machine Shops  
Metal Goods  
Paper Goods  
Plastic or Rubber Products  
Tool and Die Shops  
Wood Products  
Implement Dealers  
Building Materials Dealers  
Clinics  
Radio or TV Stations  
Car Washes  
Caterers  
Glaziers  
Loggers  
Nonprofit/Charitable Organizations  
Taxidermists  
And Much More . . .

*All coverages subject to state approval*

There's an old saying that if you look long and hard enough, you can usually find a cheaper price. But you will never find a better value than **ACUITY**. In addition to world-class claims service, there are many ways we separate ourselves from other insurance companies.

1.

### Renewal Premium Cap

Most rate changes are quite small. But occasionally, a number of factors combine to increase a policyholder's premium by more than 10%. When that happens, **ACUITY** offers a unique tool to improve customer retention. Customers are more likely to shop insurance when renewal premium changes exceed 10%. We cap the change at 9.99% of the total premium of auto and home coverages. This cap applies to premium changes initiated by **ACUITY**.

2.

### Home Guaranteed Replacement Cost

While most other insurers are capping the amounts to be paid on a total home loss, **ACUITY** continues to provide the coverage our customers need. We still offer true guaranteed replacement cost.

# The **ACUITY** Difference in

3.

### Road and Residence

This personal lines package is our fastest growing product, integrating auto, homeowners, and umbrella into one broad policy portfolio.

Unique property limits provide more protection than standard policies.

Only one deductible is assessed in a single occurrence, even when the home, personal property, and autos are all damaged.

4.

### **ACUITY** Auto Policy for All Driving Records

All household cars and drivers can be rated on one **ACUITY** policy. Each car is rated in the lowest-rated tier for which it qualifies.



## 5. Auto Replacement Cost Coverage

ACUITY pioneered this coverage years ago. For a small premium, we agree to replace your car with a brand new car if it is totally destroyed in a covered accident.

## 6. Auto Original Equipment Manufacturer Parts

Once again, ACUITY leads the nation in offering this unique coverage. For a small charge, we endorse the policy with an agreement to repair the car using new parts made by the original vehicle manufacturer.

# Personal Lines



## 7. Uninsured Motorists Property Damage

It is often wise to either carry high collision deductibles or to self-insure collision on older vehicles. When you do this, it makes great sense to reduce exposure to loss caused by an uninsured motorist. ACUITY separates itself from the competition by offering this option—and at a very low cost.



## 8. Home-Biz

This unique product protects home-based businesses at a very affordable price.

## 9. Homeowners Coverage Enhancements

This popular, low-cost endorsement broadens homeowners coverage, including special perils on personal property.



## 10. Motorcycles

ACUITY offers some of the broadest coverages for all types of motorcycles, including big bikes.

What We Cover . . .

Private Passenger Cars  
Primary Homes  
Automobile Liability  
Pickup Trucks and Vans  
Fine Arts  
Rental Dwellings  
Personal Liability  
Sport Utility Vehicles  
Home-Based Business Property  
Condominium Units  
Furs  
Tenant Property  
Personal Computers  
Personal Injury Protection  
Motorcycle Liability  
Personal Property  
Trailers  
Silverware  
Uninsured Motorists  
Underinsured Motorists  
Coins and Stamps  
Antique Cars  
Tools  
Money and Securities  
Replacement Cost on Home and Personal Property  
Guns  
Motor Homes/Trailer Homes  
Home-Based Business Liability  
High Performance Cars  
All-Terrain Vehicles  
Umbrella Liability  
Musical Instruments  
Boats and Yachts  
Motorcycles  
Seasonal Homes  
Personal Watercraft  
Sewer Backup  
Jewelry  
Refrigerated Contents  
Motorcycle Trailers and Sidecars  
And Much More . . .

*All coverages subject to state approval*

# The *ACUITY* Difference in

When Alma Monk's home started on fire, all could have easily been lost. "*ACUITY*'s response time couldn't have been better—they were there when the fire was still burning. I was very pleased with the service provided by *ACUITY*'s adjuster. He even helped carry out some personal belongings! *ACUITY* had me back in my home in just a couple of months," states Alma Monk—Cincinnati, Ohio.





# Keeping Promises

Fire destroyed the paint booth of the ESCP Corporation and caused extensive smoke damage throughout the plant. The manufacturer of metal shipping and stor-



age racks faced a catastrophic loss of over three-quarters of a million dollars and a temporary shut-down of operations. "This was fantastic teamwork between the consultants and *ACUITY* Field Claims Representative Carol Kline," says ESCP Chief Financial Officer Mike Nunn. "This was devastating—I wouldn't wish this on anyone. But if it did happen, I would hope they could have *ACUITY*."



## PARS

Use one of our Pre-Approved Repair Shops for your covered auto losses to save time and paperwork. Just click on the PARS feature in the claims section of our website at [www.acuity.com](http://www.acuity.com).

When Your Client Needs Us . . .

If your customer suffers a loss, he or she needs to be able to contact us quickly and easily.

## 1. Call

Contact us directly, 24 hours a day at 800.242.7666. If the loss needs immediate attention, a claims representative will be paged instantly. Our same day claims contact rate is 96%.

## 2. Click

Click on the claims section at [www.acuity.com](http://www.acuity.com) and fill out the online claim form. Your customer will be contacted within one business day. If you need us to page a claims representative, let us know on the form.

## 3. Notify

If your customer prefers to call you, that's ok too.

# Recognizing the **ACUITY** Difference

- ◆ In business since 1925
- ◆ Writes a broad spectrum of property and casualty coverages for families and businesses in 22 states
- ◆ Rated A+ by both A.M. Best and Standard & Poor's
- ◆ Named to Ward Financial Group's list of the best-run insurance companies in the nation for 14 consecutive years
- ◆ Selected as best medium-sized workplace in America by Great Place to Work® in 2004, 2010, 2011, 2012, and 2013 and is the only company in the nation to be ranked in the top five for 10 consecutive years
- ◆ Manages over nearly \$3 billion in assets
- ◆ Listed as the 65th largest insurer in the nation
- ◆ Generates over \$1 billion in revenue through 1,000 independent agencies
- ◆ Named one of the top 500 technology companies in the nation by *InformationWeek* for 10 consecutive years
- ◆ Won more ACORD technology awards than any other carrier in the country in the past 11 years
- ◆ 99% claims satisfaction

**ACUITY**

2800 South Taylor Drive  
Sheboygan, Wisconsin 53081  
[www.acuity.com](http://www.acuity.com)

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# Learn More About **ACUITY**

Visit [www.acuity.com/brochures](http://www.acuity.com/brochures)

### Brochures - Personal Lines


Select a State:  
Wisconsin

Personal  
 Commercial

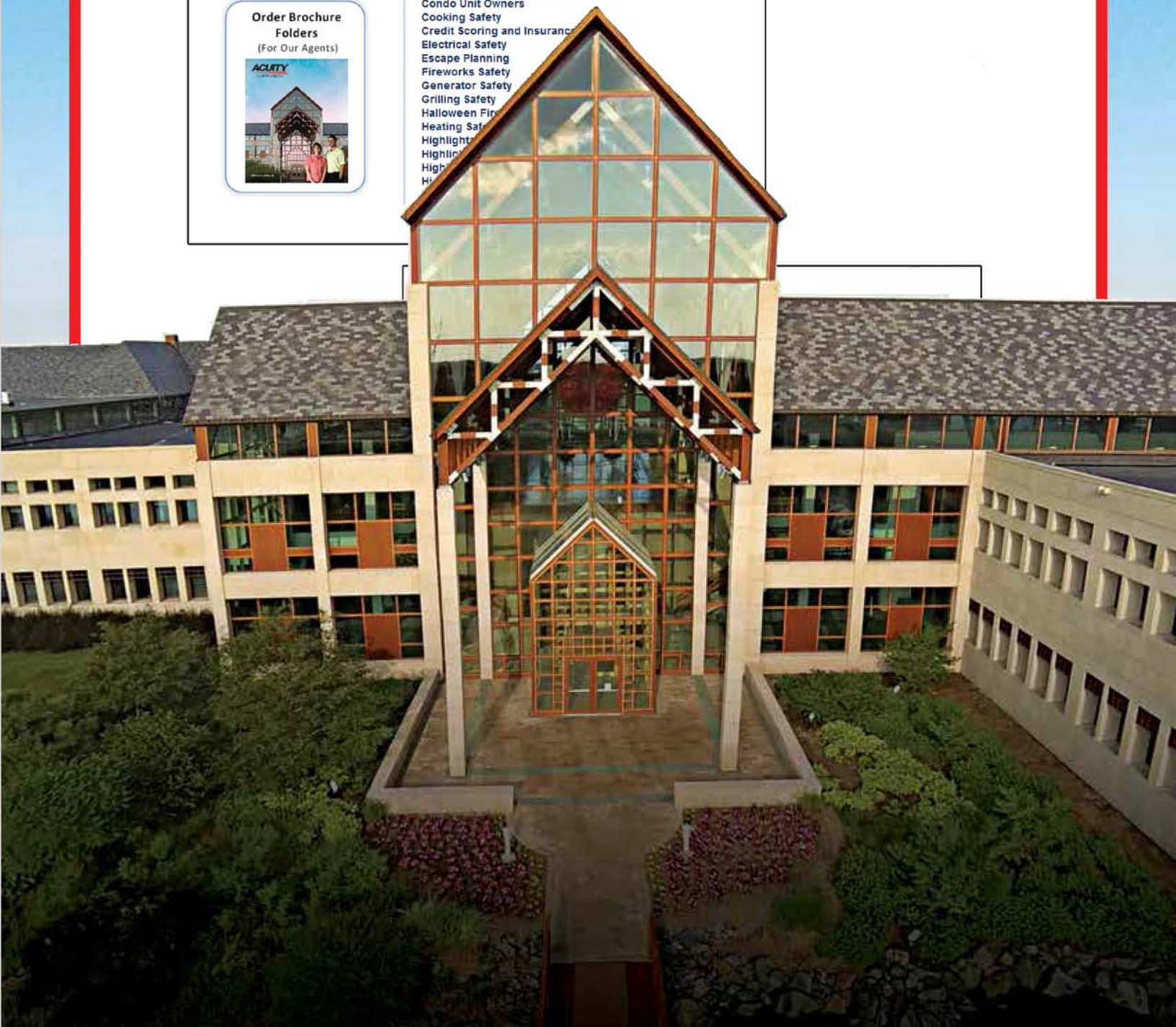
Insurance Type:  
All

\* Indicates required information

**Order Brochure Folders**  
(For Our Agents)



- 10 Tips to Get Ahead of the Winter Freeze
- ACUITY Corporate Facts
- Auto Glass Program
- CE Courses - What's Available? (For Our Agents)
- Candle Safety
- Carbon Monoxide Safety
- Christmas Tree Safety
- Clothes Dryer Safety
- College Campus Fire Safety
- Condo Unit Owners
- Cooking Safety
- Credit Scoring and Insurance
- Electrical Safety
- Escape Planning
- Fireworks Safety
- Generator Safety
- Grilling Safety
- Halloween Fire
- Heating Safety
- Highlight
- High
- High
- Hi



# Visit us at [acuity.com](http://acuity.com)



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