





We Know Retailers

- ✔ Currently insure **over 10,000** retail accounts
- ✔ A supportive member of **20 leading** national and regional retail associations
- ✔ Experienced team dedicated to staying **on top of the latest information and trends** in retail
- ✔ Provide **extensive external training** to our agents through continuing education courses and videos



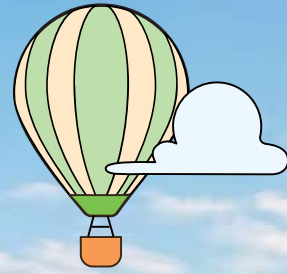
8.8/10 Rating

As of December 2016



"Every interaction I have had with this company has been extremely positive. I have been with Acuity for over 20 years."

—Thomas
verified customer



Acuity, A Mutual Insurance Company



In business **since 1925**



A+ Rating from S&P¹, A.M. Best², and the Better Business Bureau³



Named to Ward Financial Group's **top 50 best-run insurance companies**⁴ for nearly two decades

Our Loss Control Representatives are eager to share knowledge

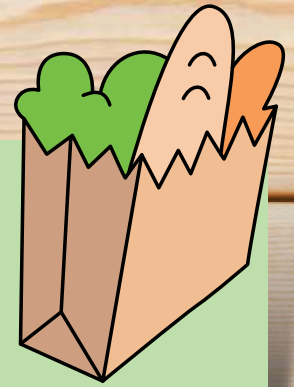
- ❑ Help identify and address exposures that can result in a loss
- ❑ Share industry benchmarking data and identify loss trends so you can appropriately focus loss control and safety efforts
- ❑ Offer tailored services to meet your needs, including on-site training and consultation
- ❑ Loss Control Representatives across the country stand ready to support local or multi-state operations

Acuity is concerned with your safety. We provide free access to:

- ❑ Retail employee and customer safety resources
- ❑ On-demand safety videos by J.J. Keller







Specially Tailored Coverages

- ✔ Full building replacement coverage
- ✔ Business income actual loss sustained
- ✔ Food contamination coverage
- ✔ Spoilage coverage
- ✔ Equipment breakdown
- ✔ Peak season coverage
- ✔ Employee dishonesty
- ✔ Employment-related practices liability
- ✔ Cyber liability, data breach, identity recovery

Discuss availability and coverage form limits with your agent.

CLAIMS SERVICE BUILT FOR YOU



"When we've had a claim, Acuity has always provided immediate attention. We recently reported an accident that needed an immediate response. An Acuity adjuster was en route to the loss location within 10 minutes. With other insurance carriers, it's taken up to 48 hours to get an assigned adjuster and claim number."

—Ryan B.
Acuity customer





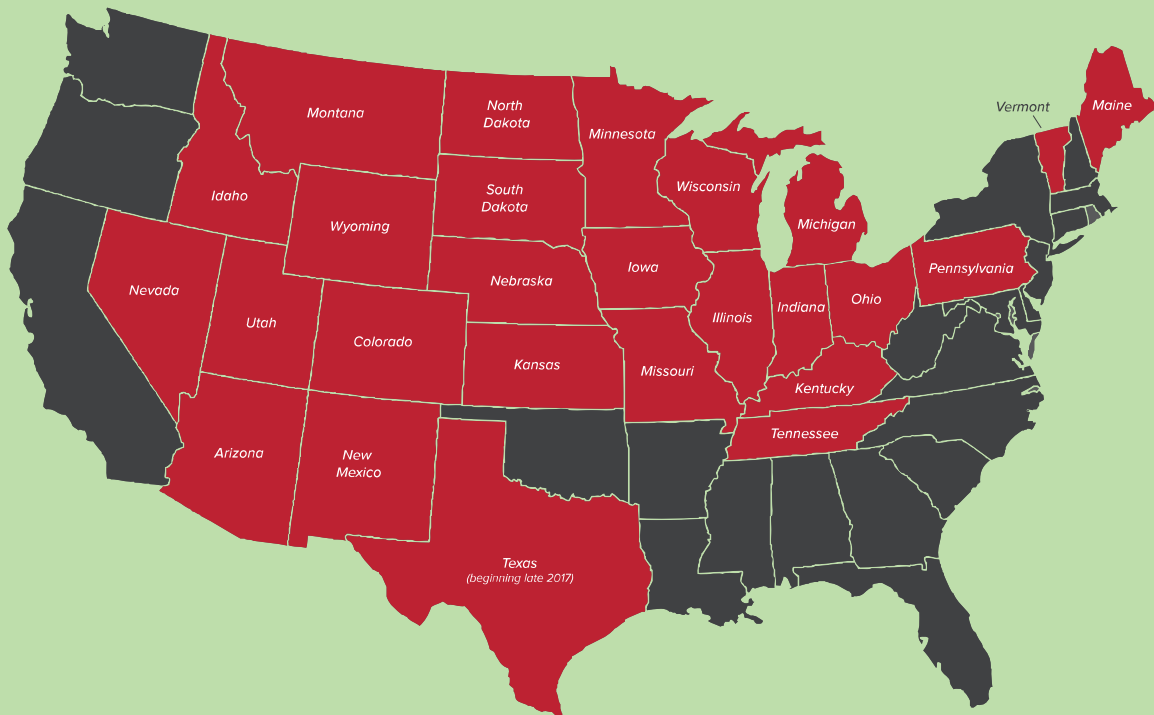
Stress-Free Claims

- ✔ 96% claims satisfaction*
- ✔ Calls answered in 15 seconds or less
- ✔ Single point of contact on every claim
- ✔ 24/7/365 reporting with real-time online status updates
- ✔ Same-day contact
- ✔ Strategically placed field claims adjusters allow for immediate response to accident scenes, investigations, and our insureds

* Based on insured claimant surveys, August 2016

PROTECTING PEOPLE FOR OVER 90 YEARS

In business since 1925, we protect individuals, families, and businesses with innovative insurance products backed by world-class customer service.





Pictured above: Acuity employees who served in the military unfurl the flag at Acuity's flagpole dedication ceremony on June 16, 2014.

Acuity Flagpole

World's Tallest Symbol of Freedom

- 📏 70-foot by 140-foot flag
- 📏 Flagpole is 400 feet tall—nearly 100 feet taller than the Statue of Liberty
- 📏 Each stripe is over 5 feet high and each star is nearly 3 feet across

Learn more at www.acuity.com/flag



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Corporate Headquarters
Acuity, A Mutual Insurance Company | 2800 South Taylor Drive | Sheboygan, WI 53081