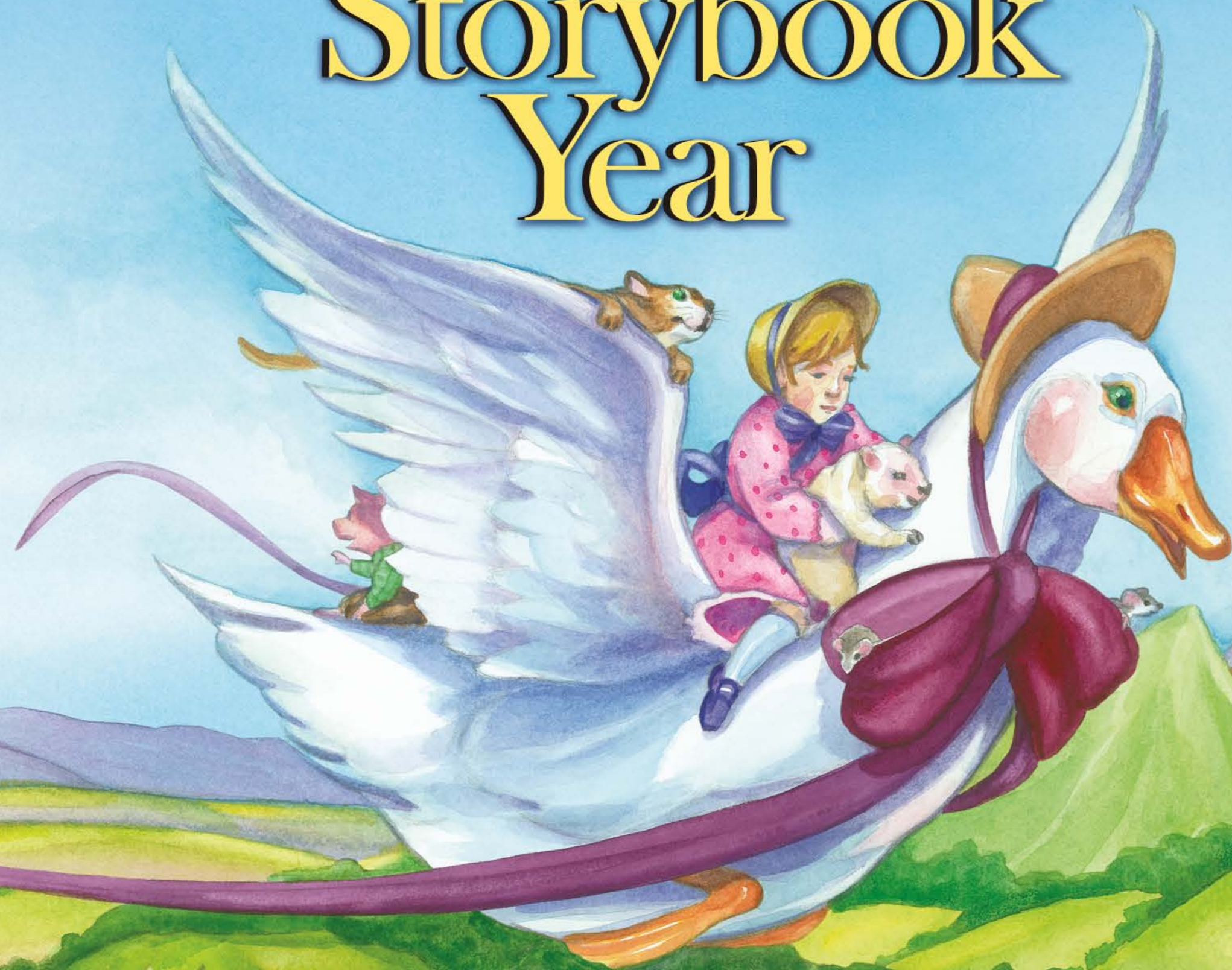
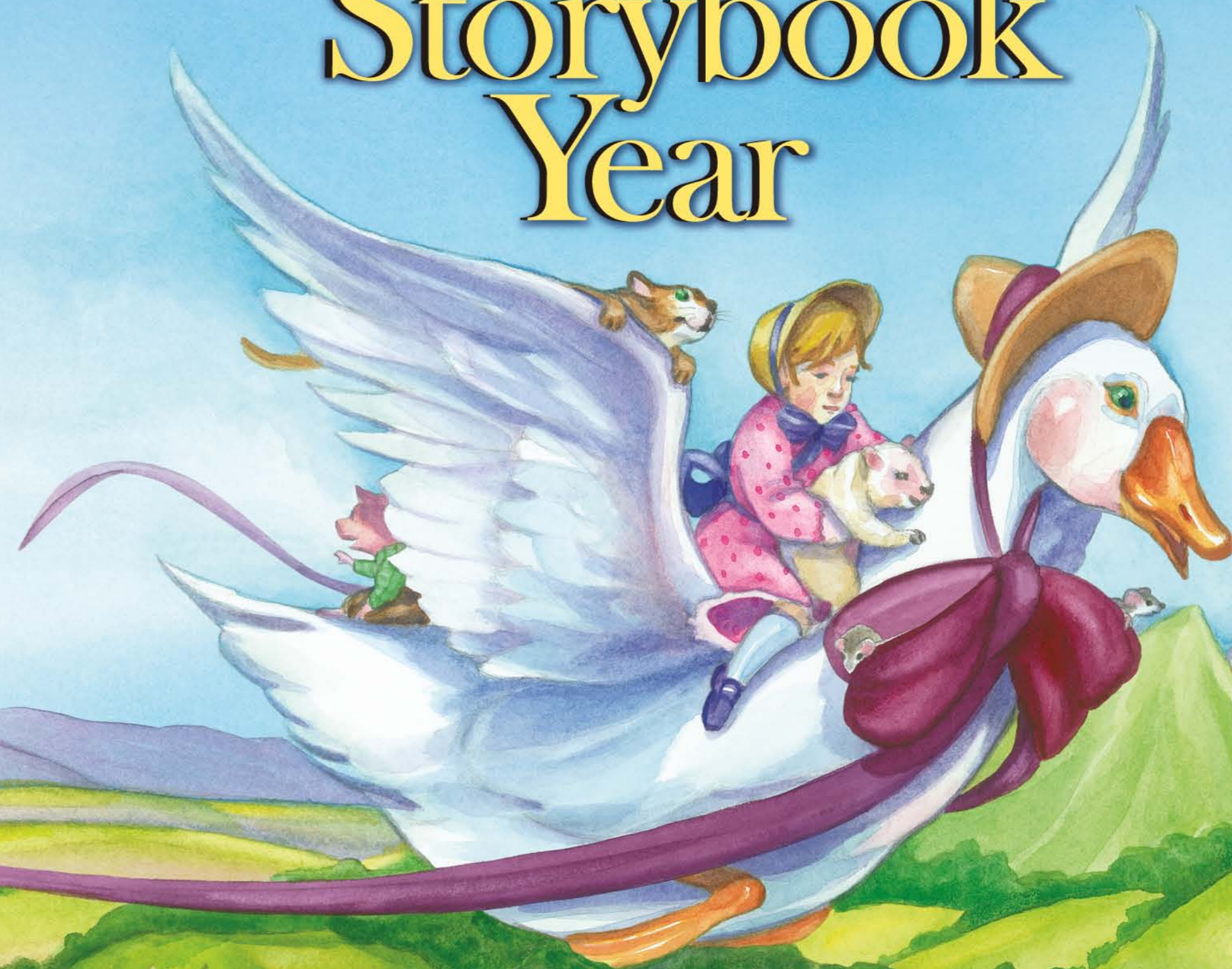


Acuty's
**Storybook
Year**



Acuty's
**Storybook
Year**



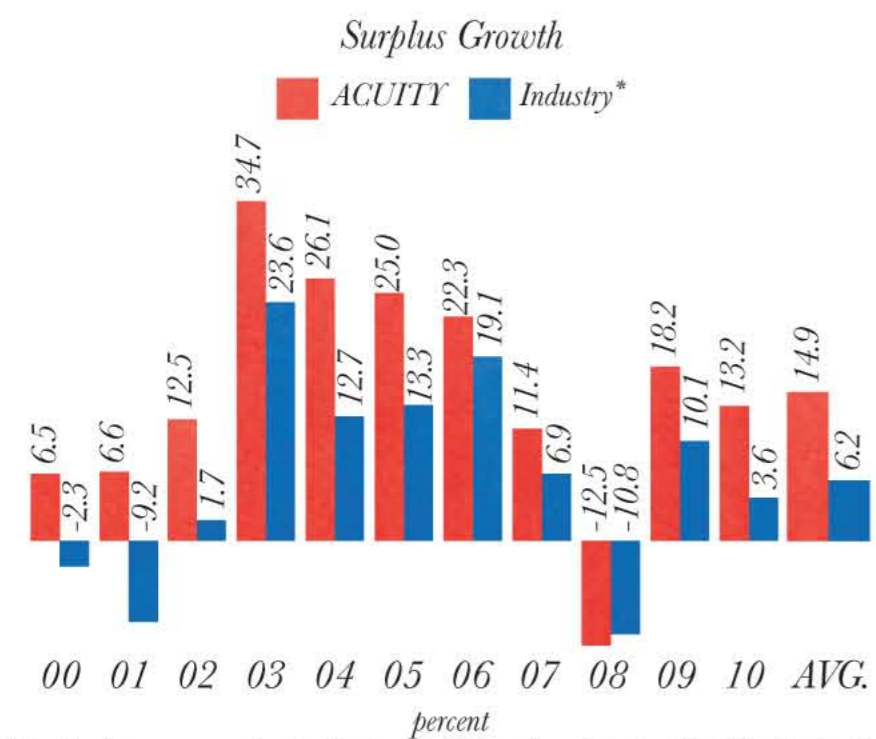


With 2010 behind us

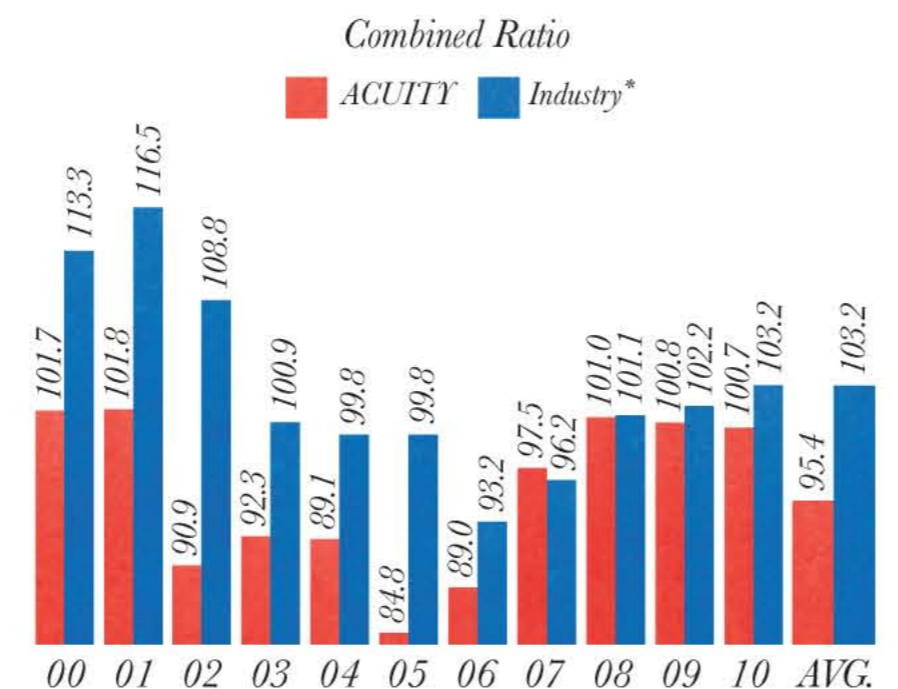
The results are clear,

We all helped create

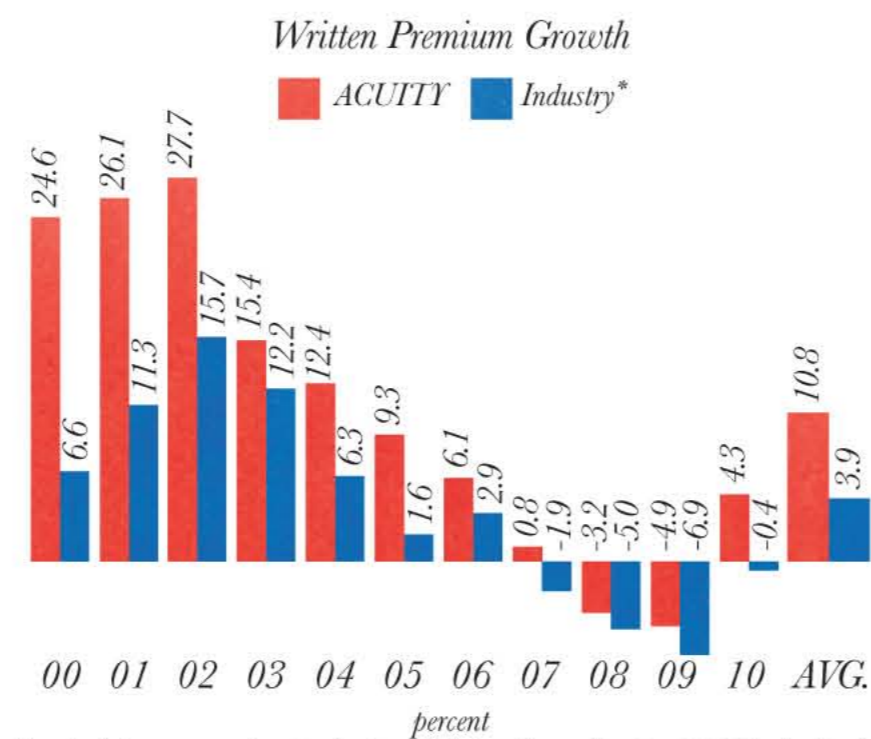
ACUITTY's storybook year!



* based on industry averages from Conning Research & Consulting, weighted by ACUITTY's mix of business



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* based on industry averages from Conning Research & Consulting, weighted by ACUITTY's mix of business





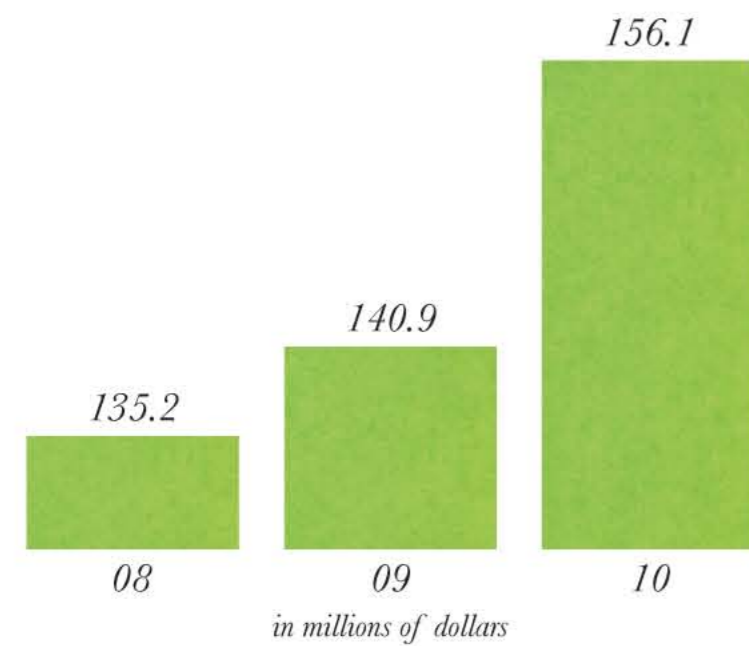
Record-setting growth

Is our 2010 theme,

ACUITTY and our agents

Make a powerful team!

Total New Business Written Premium



Policies In Force



Speaking Tour Attendance



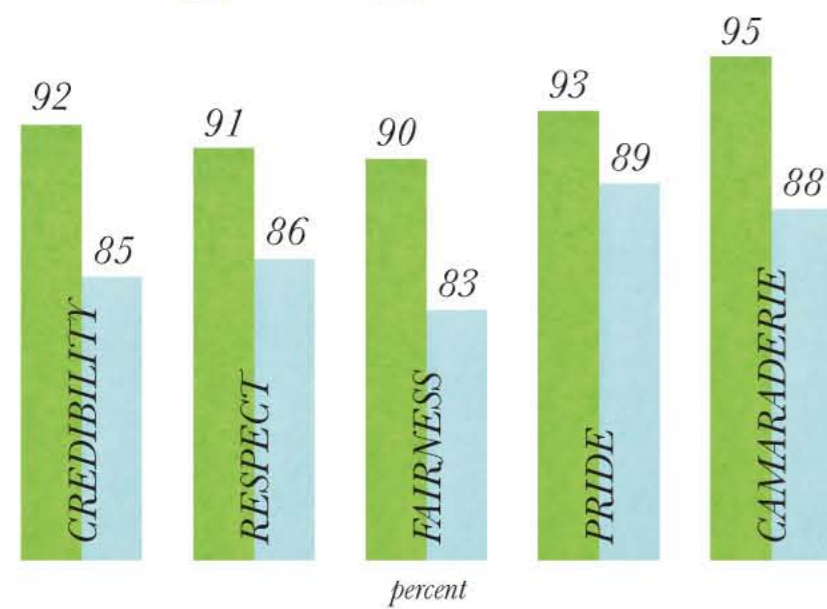


s a Great Place to Work

*We've climbed to the top,
And because 'I Believe,'
There's no way we'll stop!*

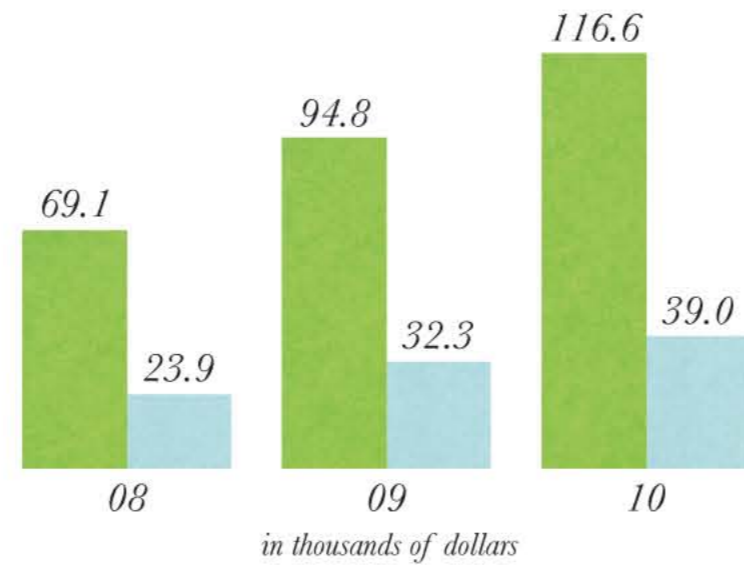
Scores by Trust Index Dimension

■ ACUTTY ■ 100 Best Companies



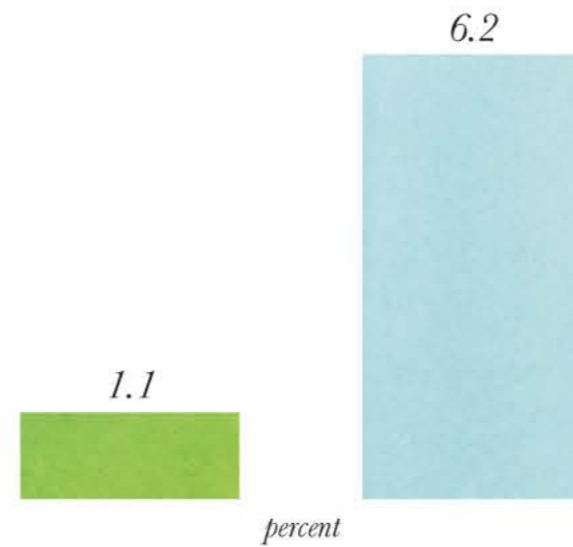
401(k) Average Account Balance

■ ACUTTY ■ U.S. Plans



Voluntary Turnover

■ ACUTTY ■ Industry





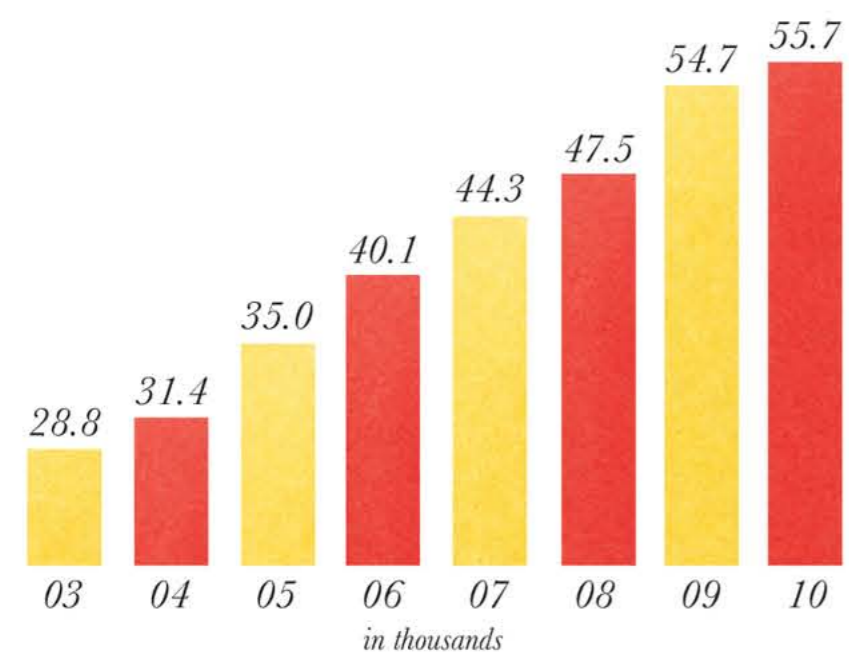
quotes and new business

We wrote even more,

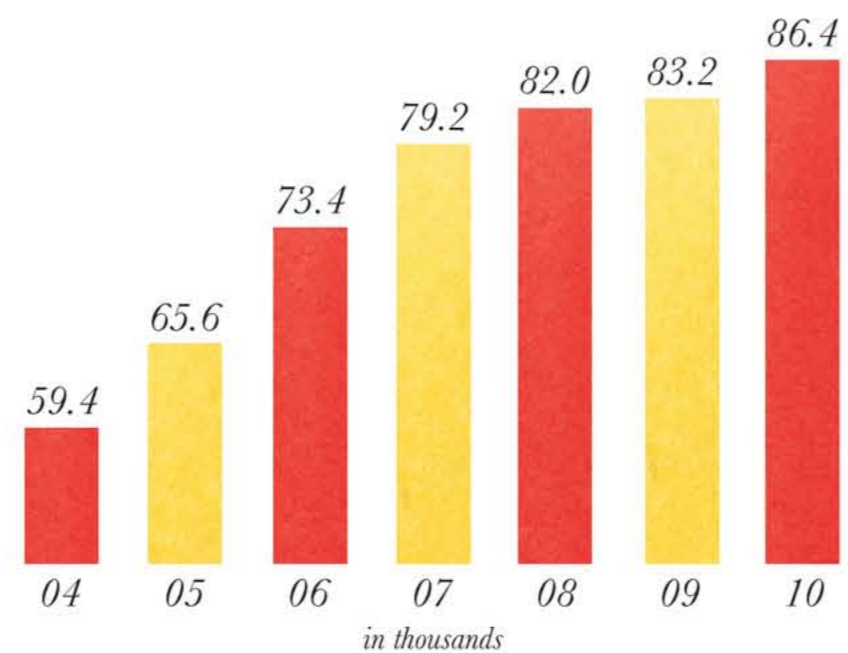
With great products and pricing

Our business did soar!

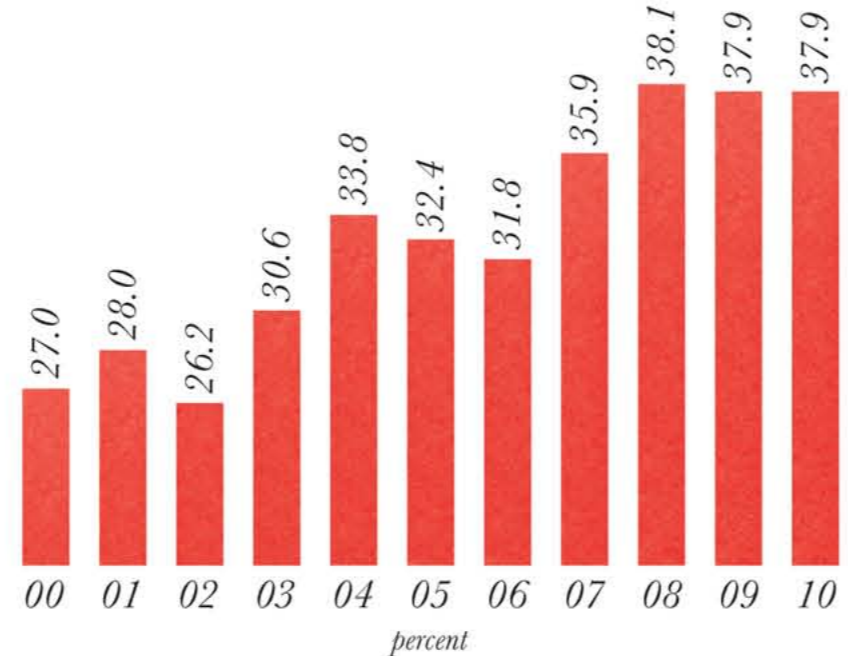
Commercial Lines Quote Requests Received



Commercial Lines Policies In Force



Commercial Lines Quote Hit Ratio





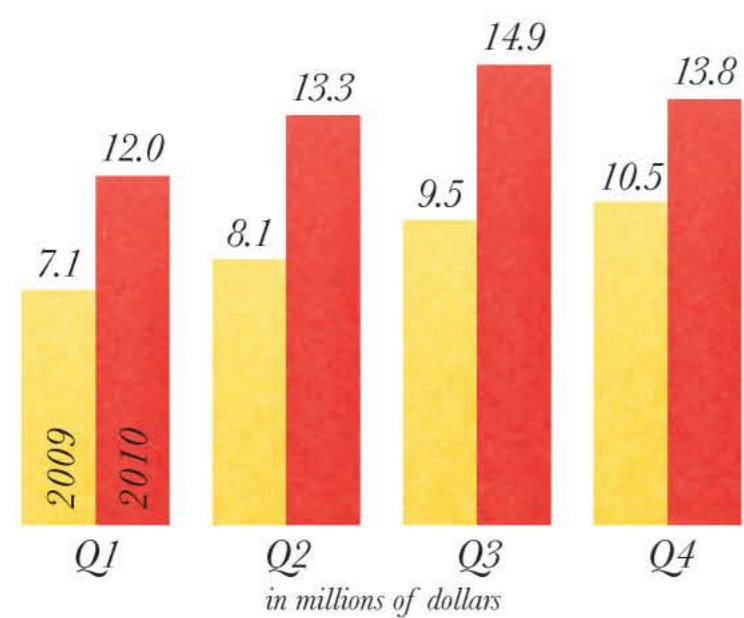
ast, fair, and friendly

Service with care,

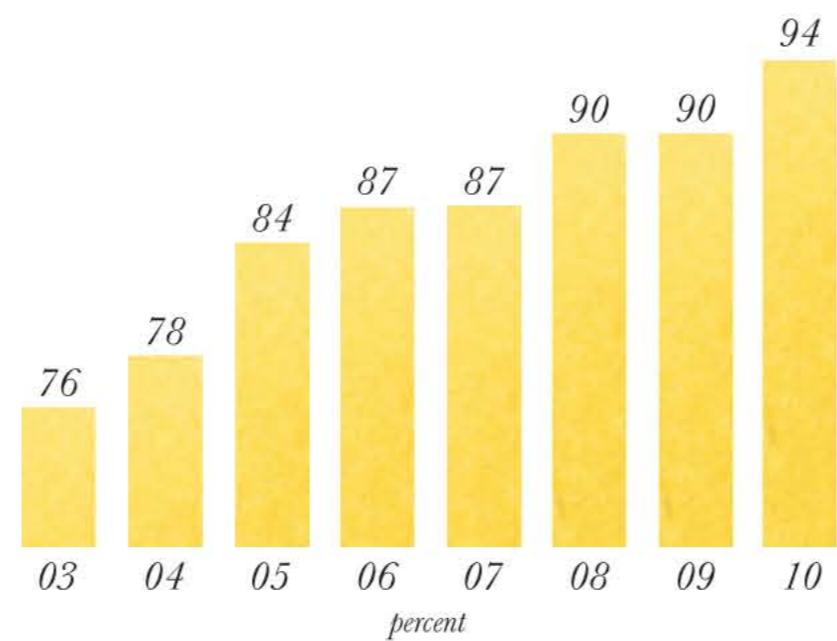
You know that ACUTY

Will always be there.

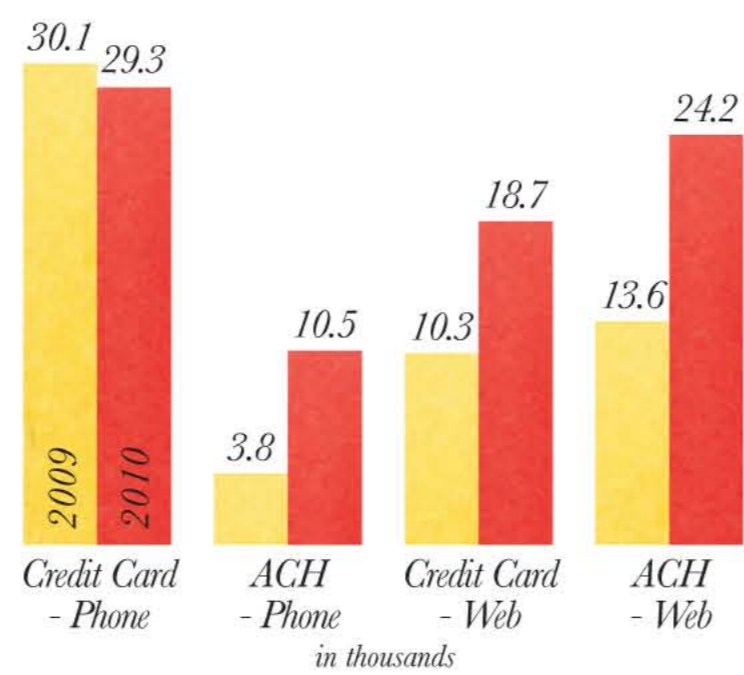
Payments Received Electronically



Incoming Work Processed Within 8 Hours of Receipt



Electronic Payment Transactions by Channel

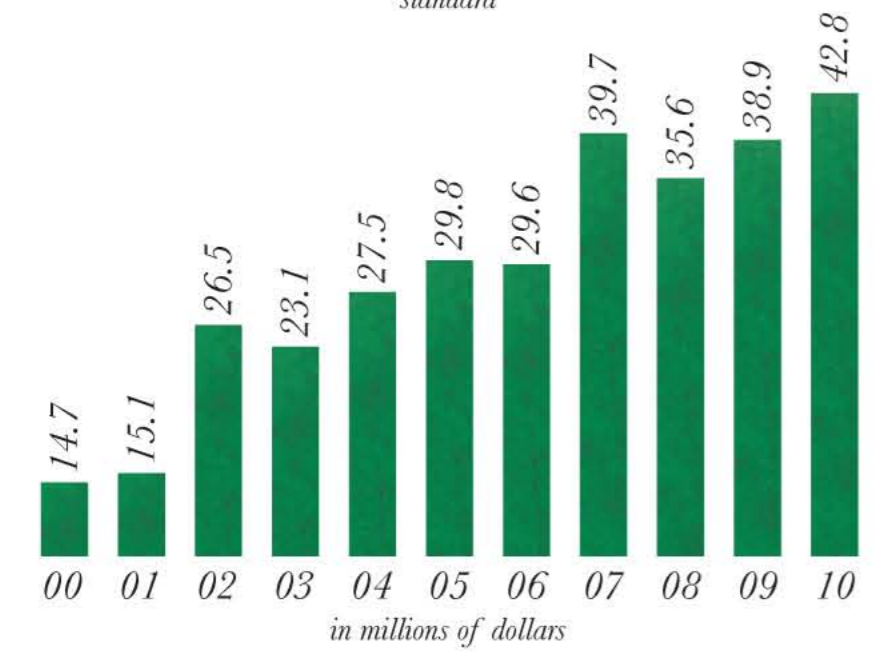




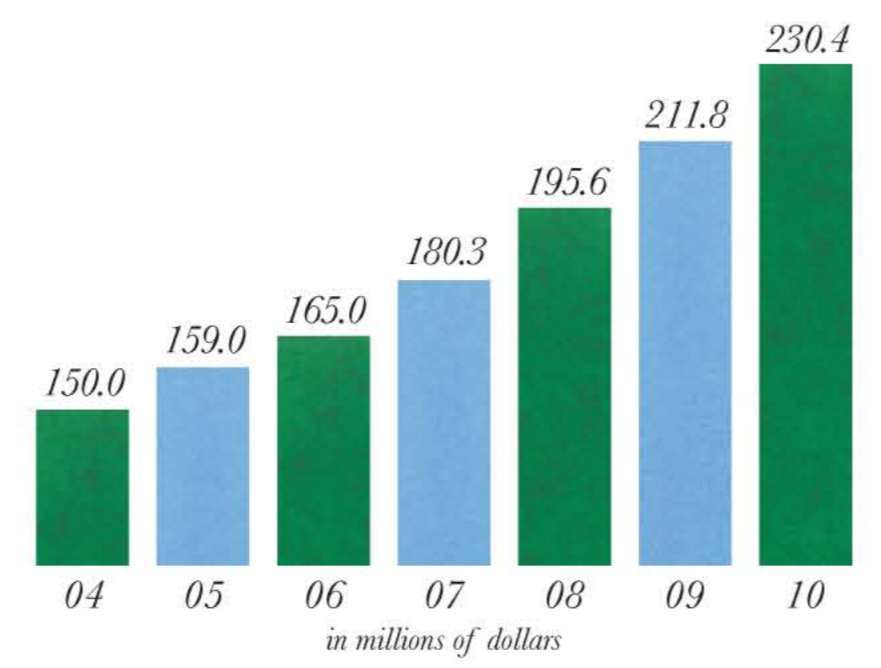
n premiums and policies

New records we set,
Our personal lines team
Had its best year yet!

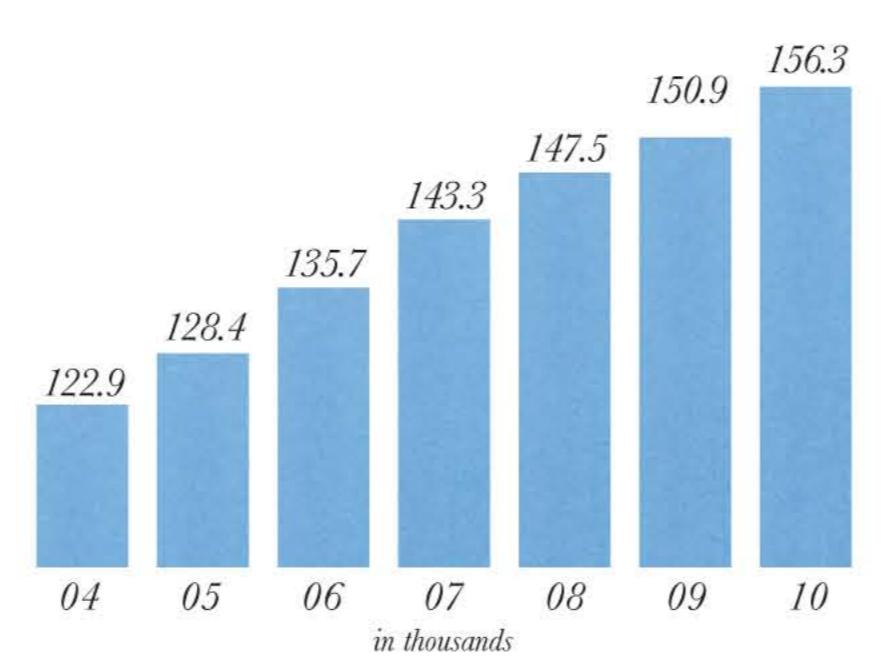
Personal Lines New Business Written Premium
standard



Personal Lines Written Premium



Personal Lines Policies In Force



Little Bo Peep

Little Bo Peep has lost her sheep and doesn't know where to find them.
Leave them alone and they'll come home, wagging their tails behind them.
Personal lines writes cats of all kinds and we insure your dwelling.
If you also quote a cycle or boat, packages are what we're selling.
It's not too late to get a fire rate.
ANET will issue your application.
Using pre-fill makes it easier still.
Because it would duplicate!





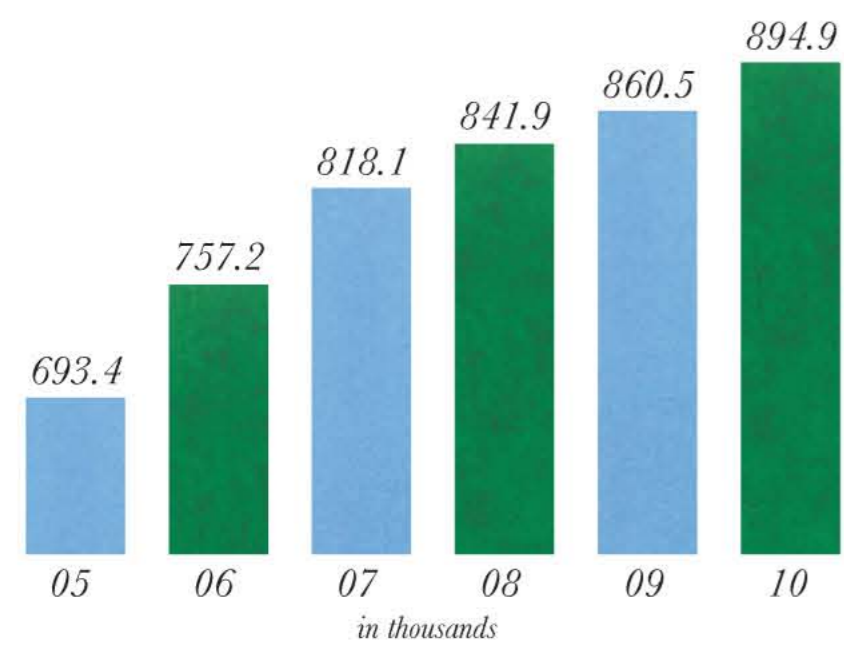
e grew our business

In old and new states,

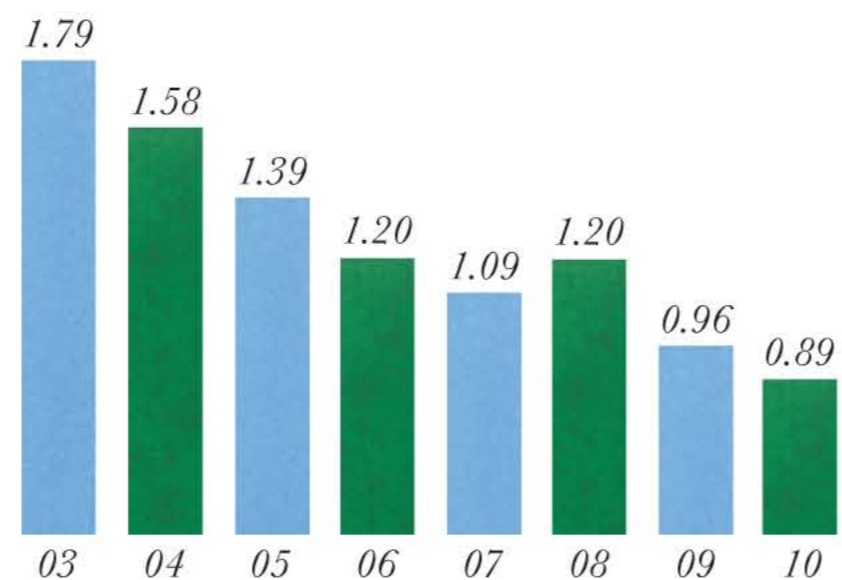
By combining broad coverage

With really great rates.

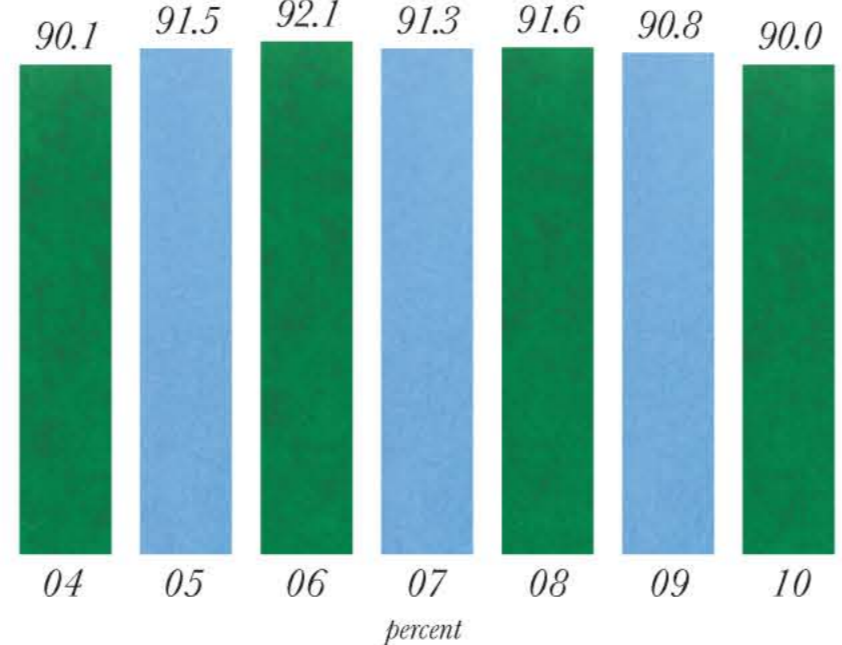
Units In Force



Net Written Premium to Surplus Ratio



Personal Lines Retention



Little Bo Peep

Little Bo Peep has lost her sheep and doesn't know where to find them. Leave them alone and they'll come home, wagging their tails behind them.

Personal lines writes cars of all kinds and we insure your dwelling. If you also quote a cycle or boat, packages are what we're selling.

It's not too late to get a fine rate. ANS! will issue your application. Using pre-fill makes it easier still. Because it would duplicate.





n spills big and small

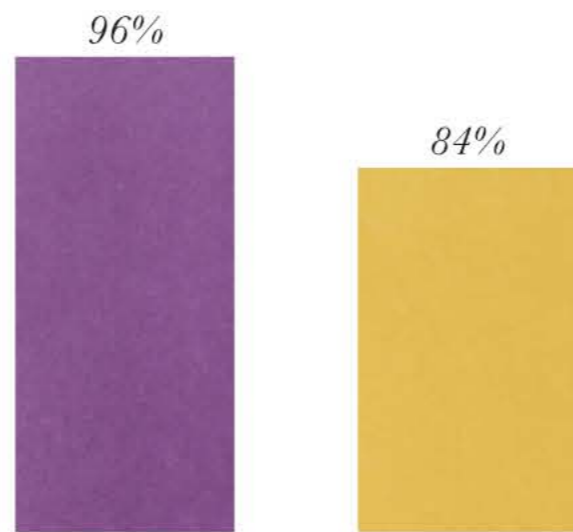
When lives were shattered,

It was ACUTTY to call

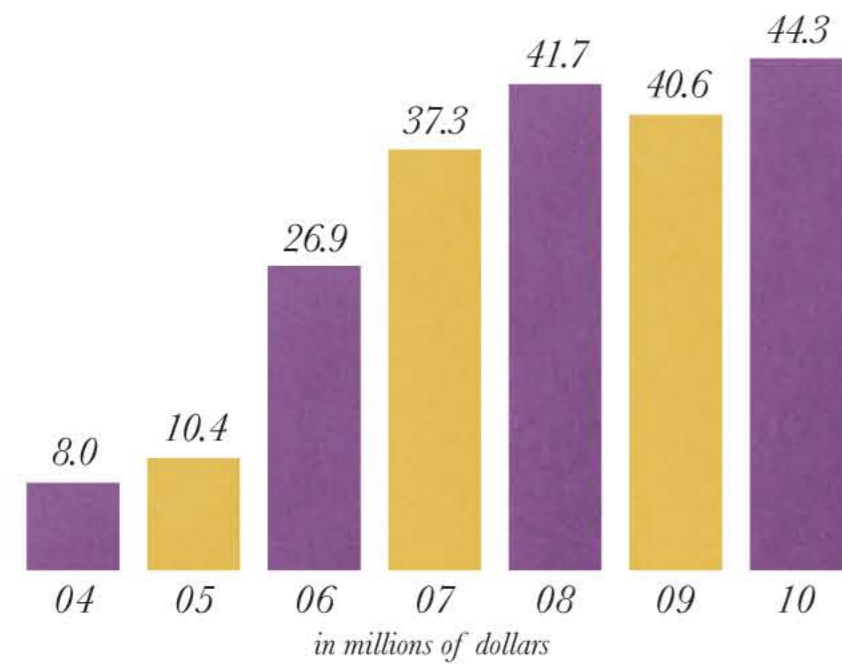
For all that mattered.

Claims Satisfaction

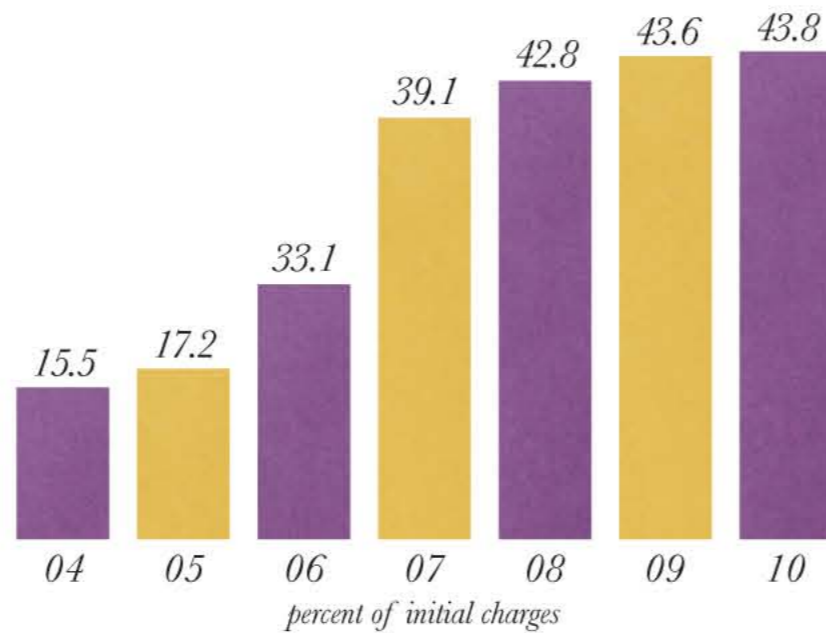
■ ACUTTY ■ Industry



Savings From Managed Care



Managed Care Savings



Humpty Dumpty

*Humpty Dumpty sat on a wall,
Humpty Dumpty had a great fall.
All the king's horses and all the king's
Couldn't put Humpty together again.*

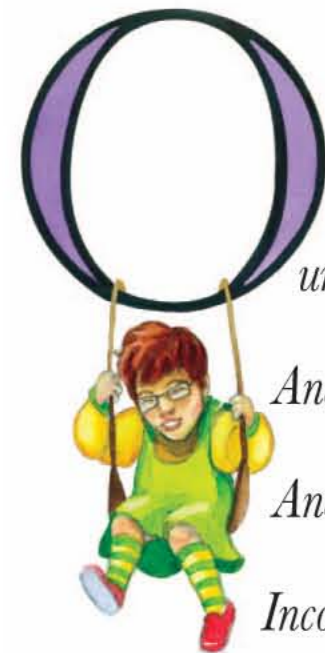
*Humpty Dumpty called in a claim
Because he knew ACUTTY's fame.
Agents and clients who see us in
Rate us the highest in satisfac*

*ACUTTY
Claims made
Humpty whole,
Less than one
day meets
our goal.
We rebuild
lives when
everything
shatters,
ACUTTY -
For All
That Mat*



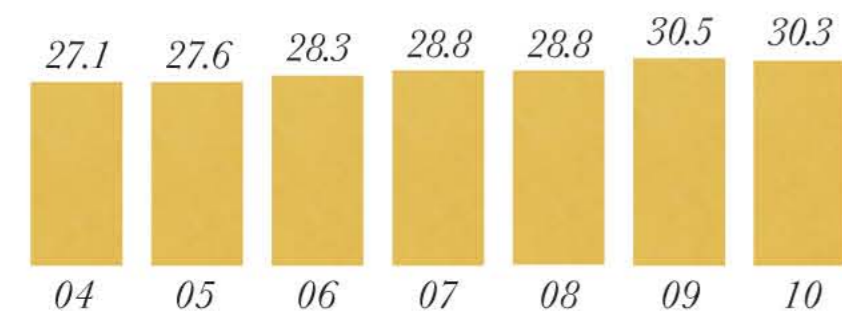
And So It Was Told...



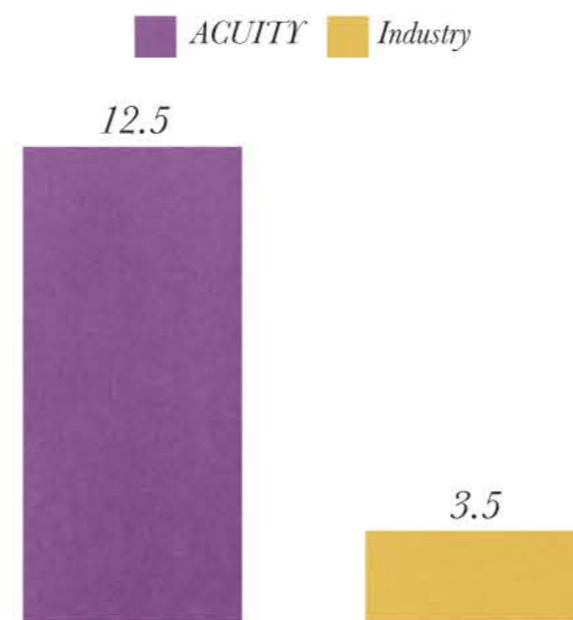


ur premium, assets,
And surplus all grew,
And our underwriting
Income did also accrue.

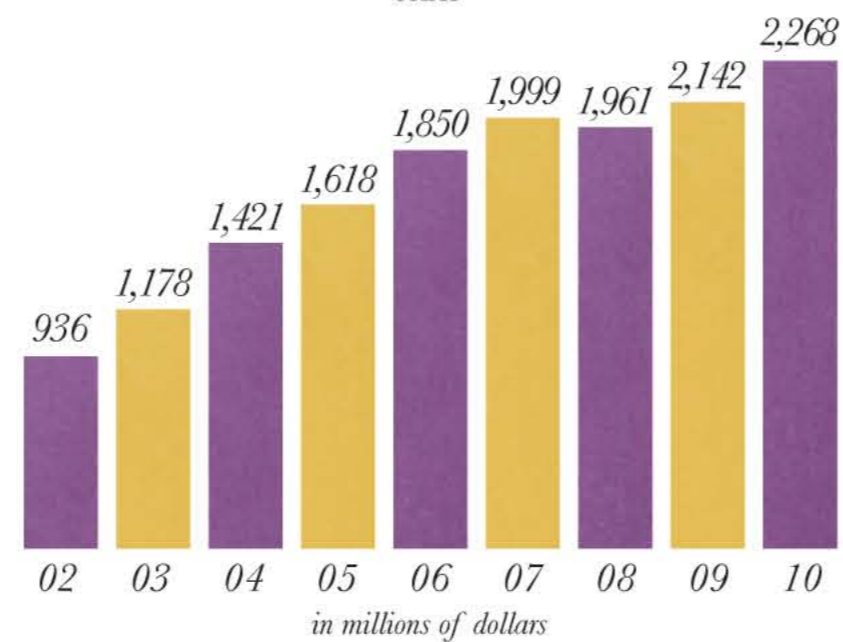
Expense Ratio



Cash Flow as Percent of Net Written Premium - 2010



Total Assets
GAAP

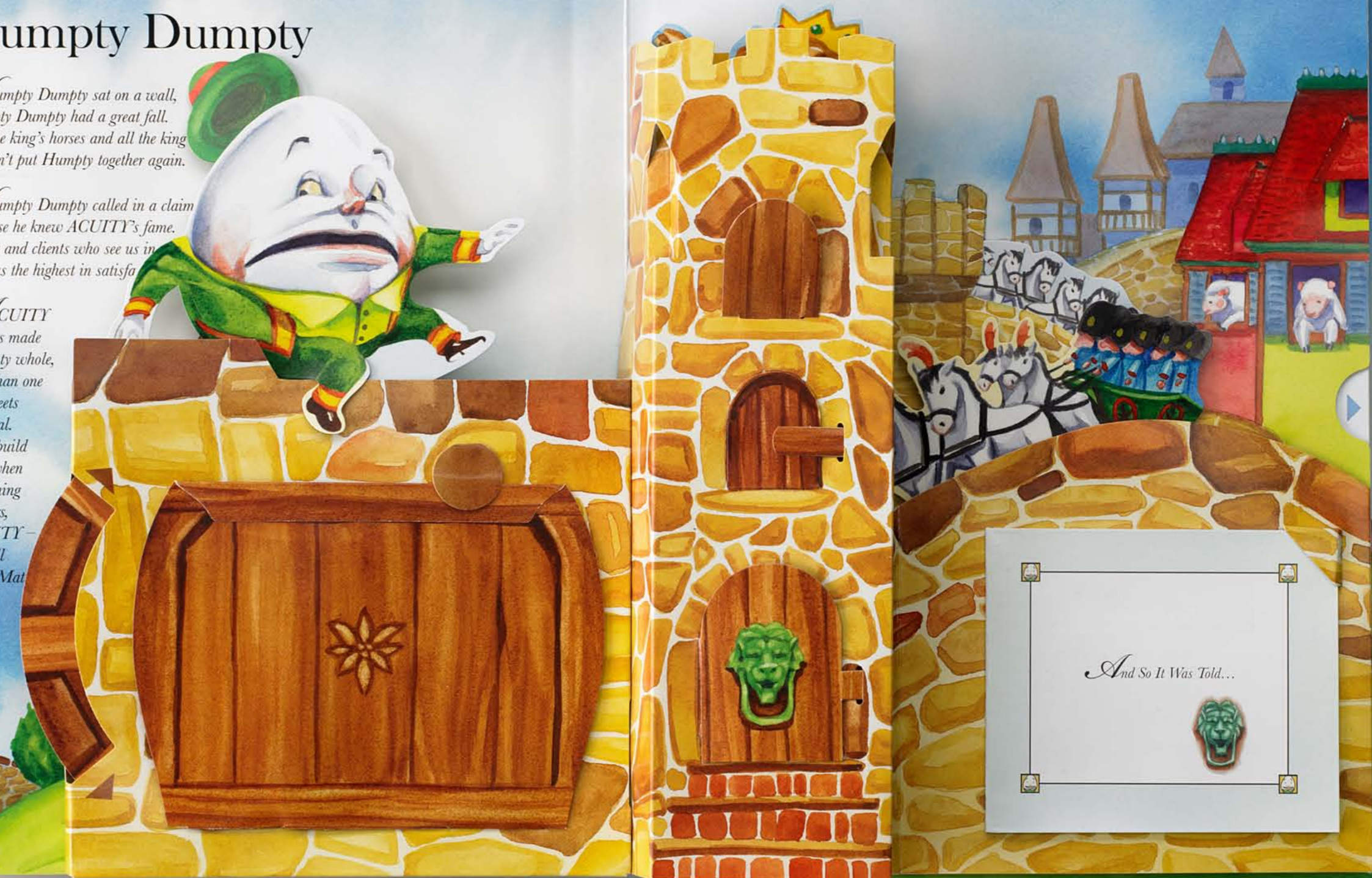


Humpty Dumpty

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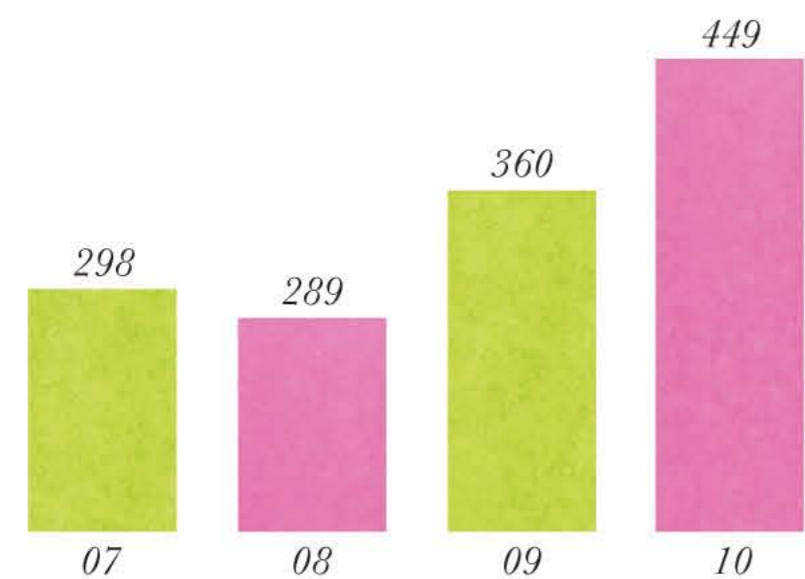
And So It Was Told...



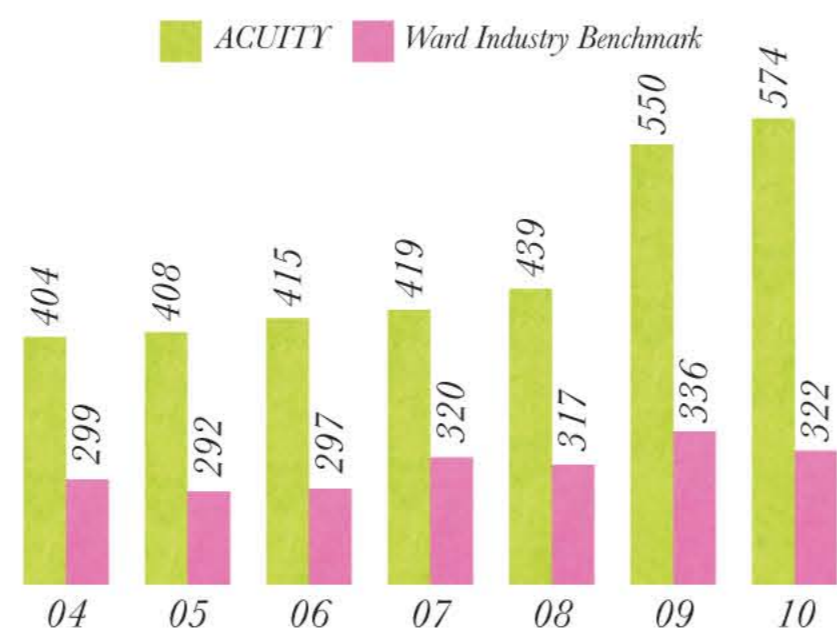
Efficient, productive

We're one of the best,
Our employees' efforts
Outclass the rest!

Projects Delivered



Policies In Force Per Employee



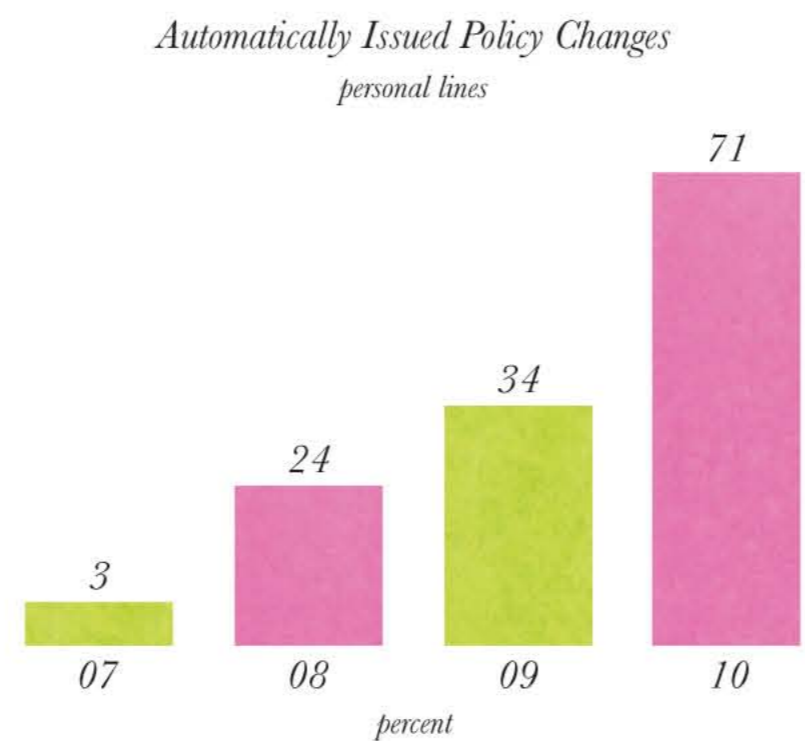
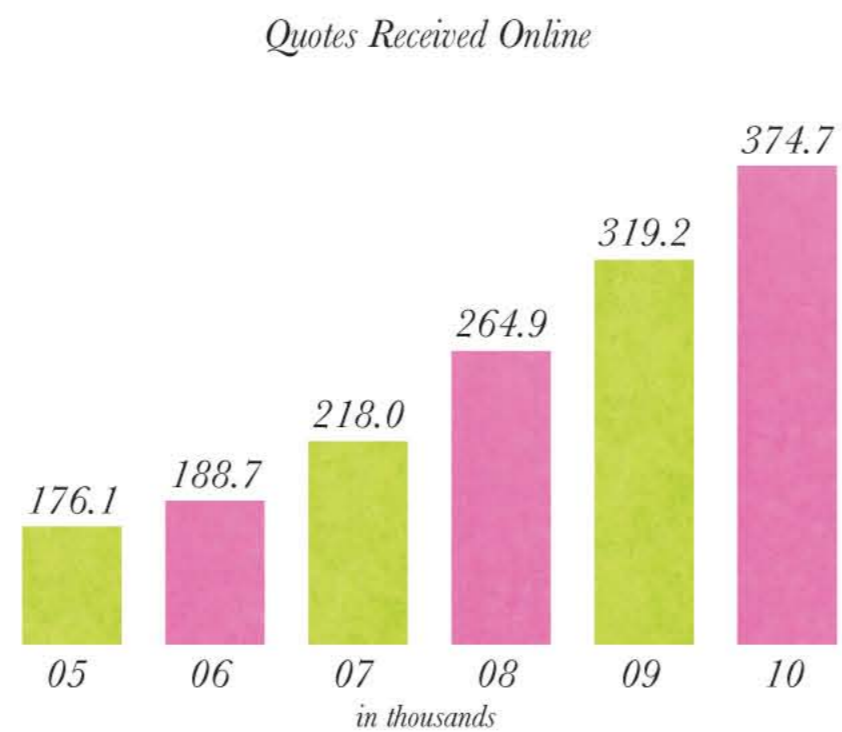
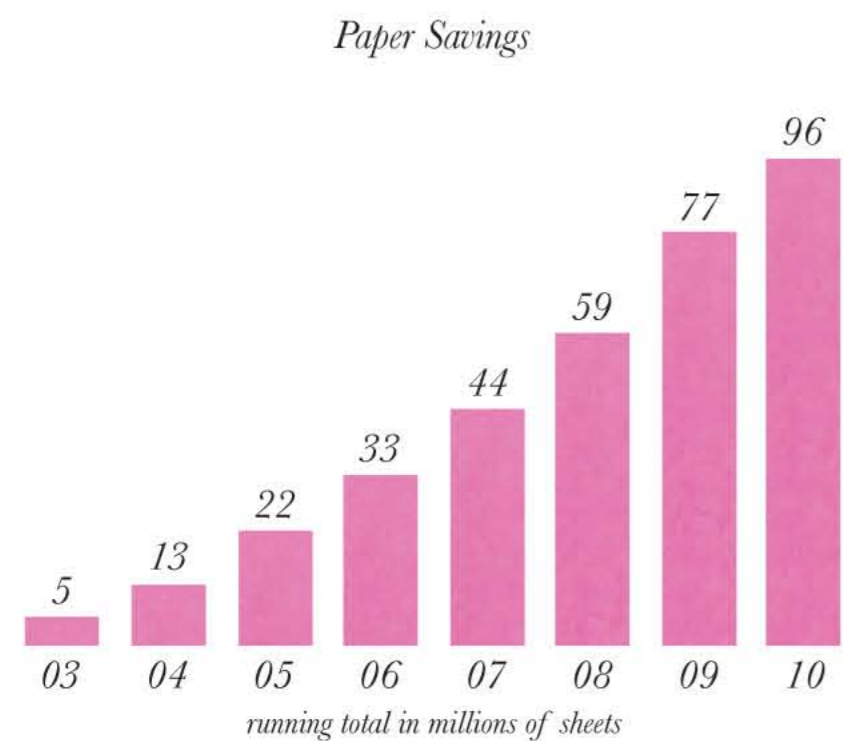
Employees Per \$100 Million of Revenue





CUITY's technology

*Continues to lead,
With tools easy to use
And blazing fast speed!*



Before we complete



What these pages record,
Meet the thirteen members
Of ACUITY's Board.



Statement of Income		Comparative Statement of Condition		
For the Year Ending December 31, 2010		December 31,	2010	2009
Underwriting income	\$717,919,148	ASSETS		
Underwriting deductions		Bonds	\$1,355,191,071	\$1,293,910,935
Losses incurred	\$423,968,939	Stocks	348,441,145	203,763,019
Loss expenses incurred	64,341,355	Other invested assets	73,424,670	136,152,835
Underwriting expenses incurred	211,183,418	Premiums receivable	228,393,134	223,379,423
Total underwriting deductions	699,493,712	Cash and short term investments	45,466,063	59,455,600
Net underwriting gain	18,425,436	Accrued interest and dividends	17,765,262	16,658,599
Investment income		Property and equipment, net	59,248,333	60,528,753
Net investment income earned	58,866,183	Reinsurance recoverables	57,883,652	56,635,192
Net realized capital gains	20,773,942	Deferred acquisition costs	66,365,976	62,452,493
	79,640,125	Deferred income taxes recoverable	0	7,653,639
Other income	1,661,085	Other miscellaneous assets	15,550,043	21,684,733
Net income (before dividends and taxes)	99,726,646	Total Assets	\$2,267,729,349	\$2,142,275,221
Policyholders' dividends	16,133,182	LIABILITIES AND SURPLUS		
Net income (after dividends and before taxes)	83,593,464	Loss reserves	\$ 727,807,953	\$ 697,432,924
Income taxes (including deferred)	20,400,986	Unearned premium reserves	364,484,942	347,814,967
NET INCOME	\$ 63,192,478	Loss adjustment expense reserves	189,028,046	193,425,646
		Accrued expenses	80,272,926	72,837,867
		Deferred income tax liability	3,604,875	0
		Other miscellaneous liabilities	4,656,138	12,855,884
		Total liabilities	1,369,854,880	1,324,367,288
		Policyholders' surplus	897,874,469	817,907,933
		Total Liabilities and Surplus	\$2,267,729,349	\$2,142,275,221

Statements do not reflect the consolidated operations of non-insurance subsidiaries and are presented on the basis of unconsolidated generally accepted accounting principles (GAAP).

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



If the old woman
Who lived in a shoe
Had Directors like ours,
She would know what to do!

With experience, talent
And leadership skill,
No shoes are too big
for our Board to fill!

Happily Ever After

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



