

## WHAT IS "AMERICAN CONTRACTORS INSURANCE GROUP" ALL ABOUT?

ACIG is a Bermuda based insurance company group originally formed in 1981 by three construction companies that had "had it" with the unpredictable cost and coverage swings from the traditional property and casualty insurance markets available to contractors. ACIG's Membership has since grown into a nationwide network of quality contractors.



COMPLIANCE to COMMITMENT  
Claims • Risk Management • Safety • Quality

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## ACIG's Mission Statement

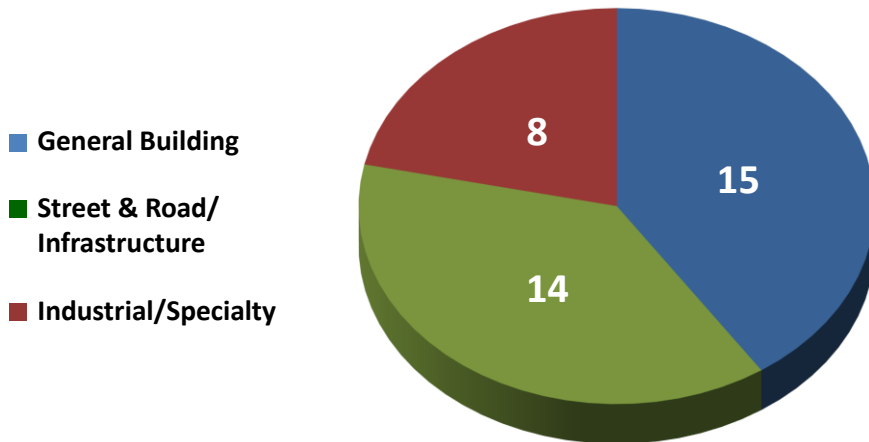
Saving lives, preventing injuries, and reducing the overall cost of risk for our Members.

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## BUSINESS PROFILE OF ACTIVE MEMBERS

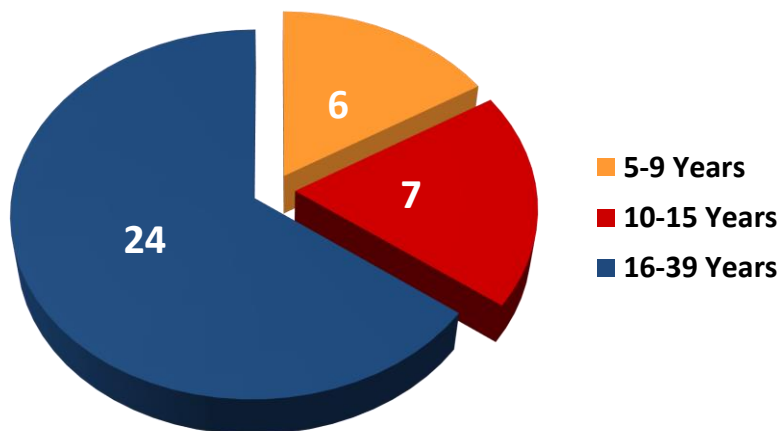


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## LENGTH OF PARTICIPATION



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## SELECTED FINANCIAL HIGHLIGHTS (000's)

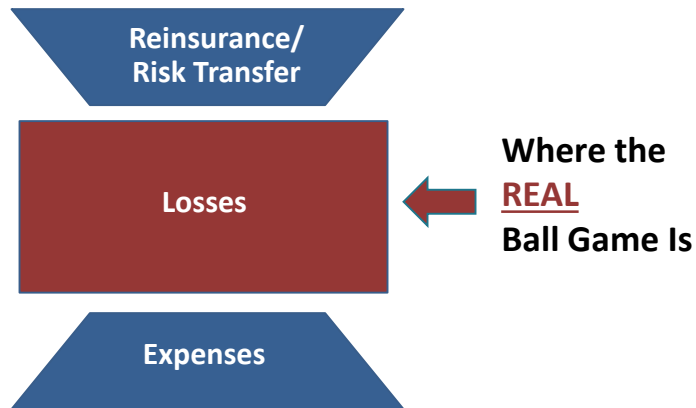
	2018
Investment portfolio	\$441,498
Cash and cash equivalents	\$ 48,949
Shareholders' equity	\$174,722
Pretax economic benefit –	
Pretax income (loss)	\$ 22,821
Enhanced retro returns	\$ 34,389
Total benefit	\$ 57,210
Change in market value of investments	\$ (18,901)
Adjusted benefit	\$ 38,309

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## THE THREE LAYERS OF THE “RISK MANAGEMENT PROGRAM”



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