

# What is the “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.



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# ACIG's Mission Statement

Save lives, prevent injuries and reduce the overall cost of risk and insurance for our members by:

- ▶ Effectively reducing losses
- ▶ Providing a stable market with quality services
- ▶ Utilizing our group purchasing power
- ▶ Creating equity



# “Known for the Companies We Keep”

## MIDWEST



## SOUTHWEST & WEST



## SOUTHEAST & EAST



# Financial Profile of Members

## Manhours

- 56 Million

## Payroll

- \$1.6 Billion

## Revenues

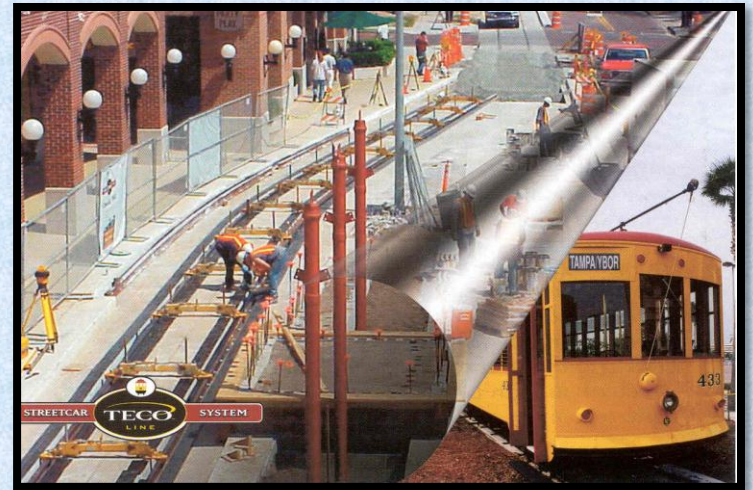
- \$12.6 Billion

## Total Assets

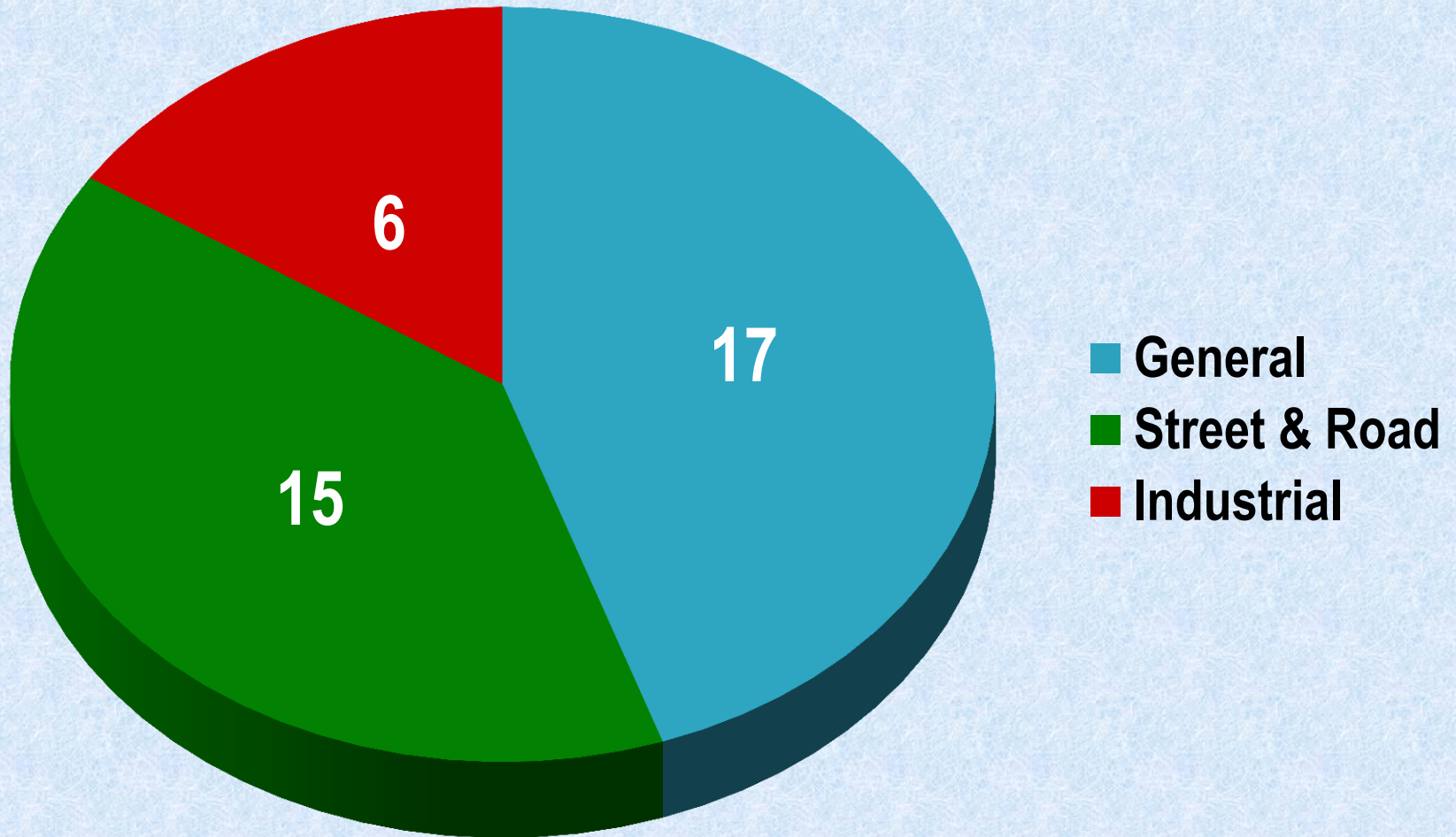
- \$6.0 Billion

## Net Worth

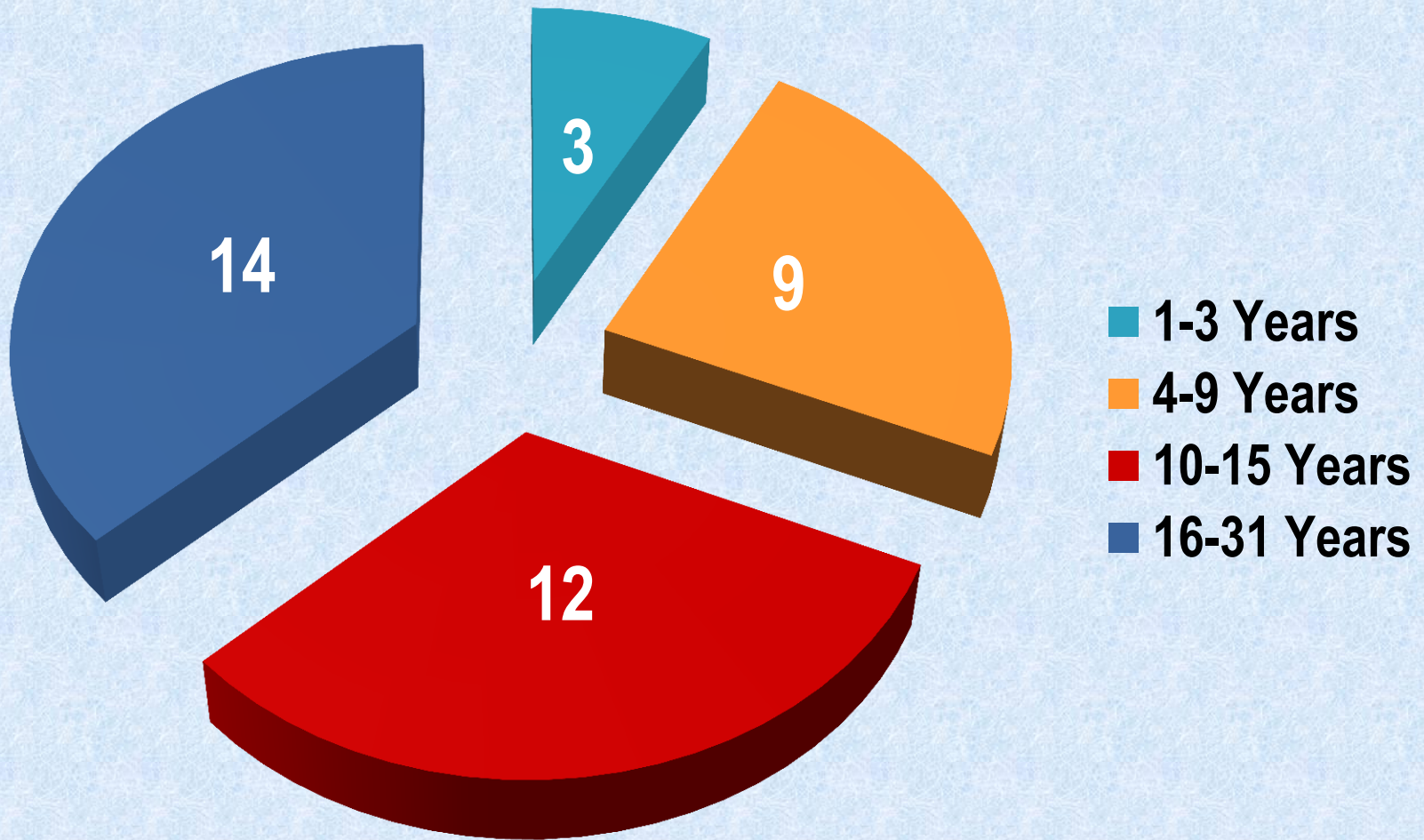
- \$2.5 Billion



# Business Profile of Active Members



# Length of Participation



# Selected Financial Highlights (000's)

	2011	2010
Investment portfolio	\$314,383	\$296,991
Cash and cash equivalents	\$ 14,939	\$ 22,953
Shareholders' equity	\$120,487	\$119,442
Pretax economic benefit -		
Pretax income (loss)	\$ 6,409	\$ 6,190
Enhanced retro returns	<u>\$ 29,895</u>	<u>\$ 30,421</u>
Total benefit	\$ 36,304	\$ 36,611
Change in market value of investments	<u>\$ (5,736)</u>	<u>\$ 3,598</u>
Adjusted benefit	\$ 30,568	\$ 40,209

