

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.



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ACIG'S MISSION STATEMENT



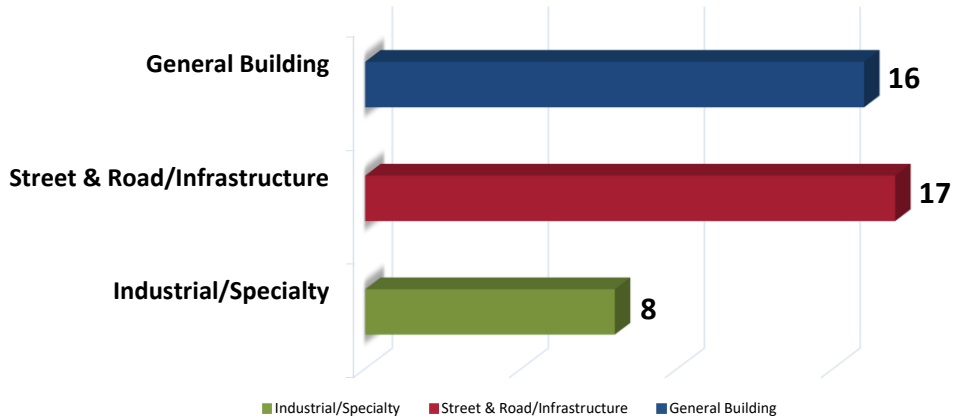
**Saving lives, preventing injuries,
and reducing the overall cost of
risk for our Members.**



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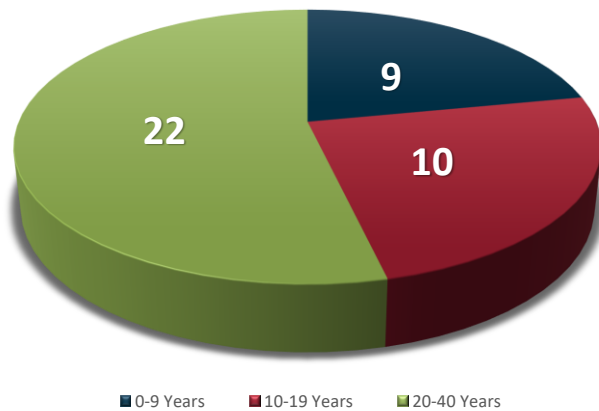
BUSINESS PROFILE OF ACTIVE MEMBERS



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LENGTH OF PARTICIPATION



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FINANCIAL POSITION AS OF DECEMBER 31, 2021 (000'S)

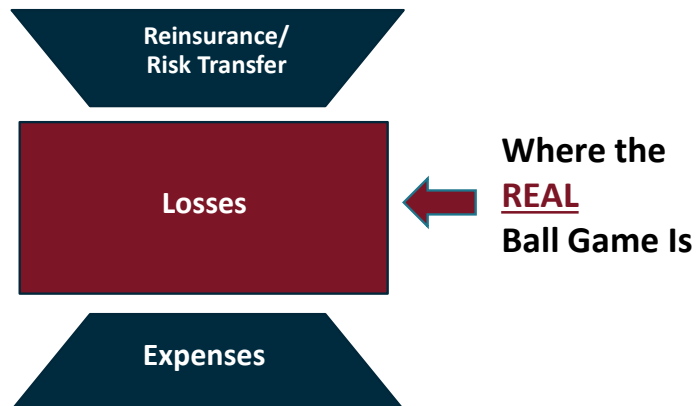
Investment portfolio and cash	\$593,287
Premiums receivable	27,442
Reinsurance recoverable	18,891
Other assets	<u>3,805</u>
Total assets	<u>\$643,425</u>
Reserve for losses	\$279,735
Reserve for unearned premiums	46,587
Premiums payable	74,446
Other liabilities	<u>6,403</u>
Total liabilities	407,171
Shareholders' equity	<u>236,254</u>
Total liabilities and shareholders' equity	<u>\$643,425</u>



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THE THREE LAYERS OF THE "RISK MANAGEMENT PROGRAM"



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