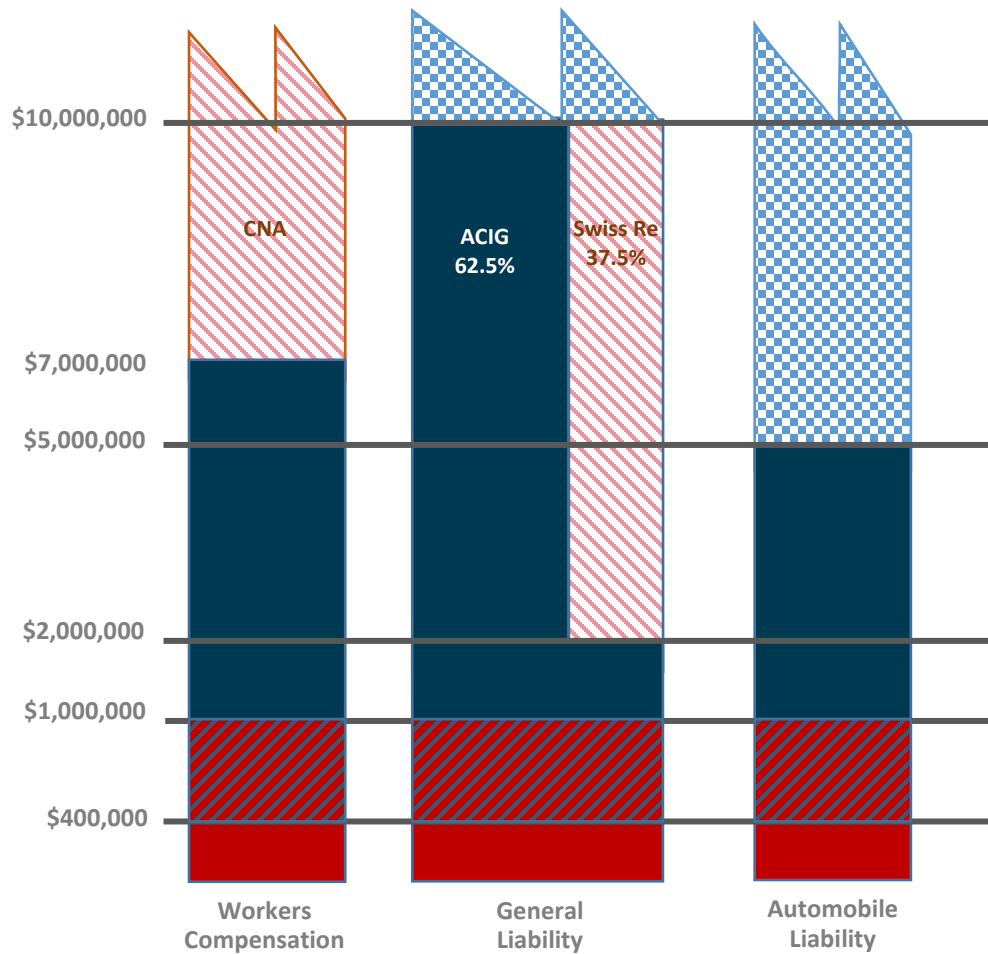


ORGANIZATION CHART CONSTRUCTION INDUSTRY SHAREHOLDERS



ACIG RETENTION AND REINSURANCE STRUCTURE



- Third-Party Excess/Umbrella
- Reinsured Layer
- Shared Risk Layer (Pooled)
- Accountability Layer (Pooled)
- Retro Subject Layer

ACIG SAFETY DIVISION KEY STRATEGIES FOR REDUCING LOSSES

While ACIG does not attempt to apply the “cookie cutter” approach in helping Members reduce their losses, there are some high-impact techniques that produce excellent results on a routine basis. Listed below are the top seven activities that we typically employ with new Members:

Initial Risk Assessment

A thorough review of all operations is conducted to identify the potential for losses in all lines of coverage. This review includes interviews with key management personnel as well as a review of written programs and actual field practices.

Risk Management Boot Camp

Within the first 90 days of Membership, the ACIG Service Team will meet with top management of the new Member to review the elements of the ACIG program. Another key aspect of this meeting is the development of an action plan for the first year.

Risk Management Guidance Team (“RMGT”)

In order to monitor progress on the action items and other improvement initiatives, a team of management personnel is assembled and charged with the responsibility for oversight. Typical members of this group include the CEO, Operations Manager, CFO, Risk Manager, Safety Director, Claims Manager, ACIG personnel and the Broker.

Benchmarking and Goal Setting

In order to measure progress and to strive for continuous improvement, it is critical to establish annual goals and objectives. These goals should be compared to the performances of other Members in the ACIG program as opposed to industry averages as reported by the Bureau of Labor Standards (BLS). These are driven by a combination of leading indicators and lagging indicators.

Quarterly Progress Reviews

The RMGT should meet quarterly to review progress and performance benchmarks as well as the status of any open claims. These sessions should be highly publicized in order to send a message about the importance of the Risk Management program.

“Taking It to the Field”

In this activity, key Member personnel and the ACIG service team meet with mid-level managers and review the ACIG program. Typical attendees for these sessions include division managers, project managers, and superintendents. The objective of this session is to take the program to the personnel that are on the front line on a daily basis and can have the greatest impact on results.

Annual Strategic Planning Sessions

In conjunction with ACIG personnel, the RMGT should meet annually to evaluate progress toward goals and to validate the key initiatives that are planned for the coming year. These sessions also provide an excellent forum for the development of recognition programs and awards for the attainment of goals and objectives.

PROFESSIONAL SERVICE PROVIDERS

The overall direction of ACIG is provided by the Board of Directors and committees of directors which regularly meet. The 12-member Executive Committee provides strategic vision and operating direction. The Investment Committee has five members and provides direction on investment of ACIG's assets. The Compensation Committee has four members and provides direction on the compensation of ACIG's employees. The Audit Committee has four members and provides financial support to ACIG's Executive Committee.

Actuaries

Willis Towers Watson – Dallas, Texas

Independent Auditors

BDO USA, LLP – Dallas, Texas

Investment Consultant

Angeles Investment Advisors – Santa Monica, California

Investment Managers

Angeles Investment Advisors – Santa Monica, California
BlackRock Financial Management – New York, New York
Harding Loevner – Chicago, Illinois
Vanguard Group – Valley Forge, Pennsylvania

U.S. Counsel

Law Office of Stephen K. Yungblut, PLLC – Dallas, Texas

Bermuda Counsel

Ocorian – Hamilton, Bermuda

Banks

The Bank of N.T. Butterfield & Son Ltd. – Hamilton, Bermuda
The Northern Trust Company – Chicago, Illinois

Tax Advisors

Foley & Lardner LLP – Dallas, Texas