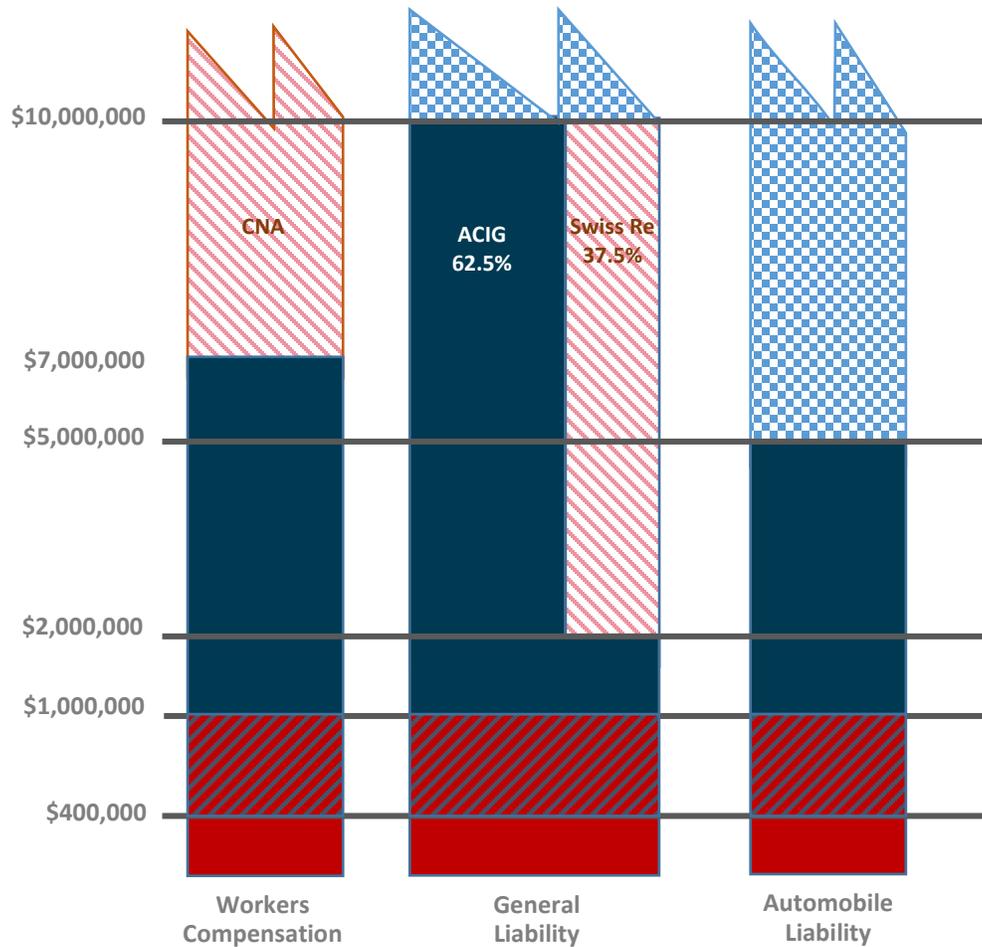


ACIG RETENTION AND REINSURANCE STRUCTURE



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