ORGANIZATION CHART

CONSTRUCTION INDUSTRY SHAREHOLDERS

American Contractors Insurance Group Ltd. (Bermuda corp.)

- Owned by U.S. construction industry members
- Writes 1st \$1,000,000 layer of certain workers compensation and liability deductible reimbursement coverages
- Writes subcontractor and supplier default insurance coverages
- Cedes all risk to ACIG Insurance Company and retains no business on a net basis

American Contractors Insurance Company Risk Retention Group (Texas corp.)

- Acts as primary carrier for all general liability and automobile liability coverages (up to \$10,000,000)
- Cedes all net retained risk to ACIG Insurance Company and retains no business on a net basis

American Contractors Risk Purchasing Group, Inc. (non-profit Texas corp.)

- Owned by U.S. construction industry members
- Acts as a purchasing co-op for placing group professional/pollution/cyber liability coverages for members (managed by ACIG Insurance Agency, Inc.)

ACIG Insurance Company (Illinois corp.)

- Acts as primary carrier for workers compensation coverages in 50 jurisdictions (for full statutory coverage)
- Assumes all retained risk ceded by ACIG and ACICRRG (up to amount retained by these companies)
- Retains workers compensation coverages up to \$7,000,000
- Cedes excess risk above \$7,000,000 to Zurich for all workers compensation coverages
- Cedes excess risk to Swiss Re for general liability coverage (37.5% of \$8 million x \$2 million and 60% of \$5 million x \$5 million)

ACIG Insurance Agency, Inc. (Texas corp.)

• Coordinates customer service