

## 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.



COMPLIANCE to COMMITMENT

Claims • Risk Management • Safety • Quality

American Contractors Insurance Group



## ACIG's Mission Statement

Save lives, prevent injuries and reduce the overall cost of risk for our Members.

COMPLIANCE to COMMITMENT

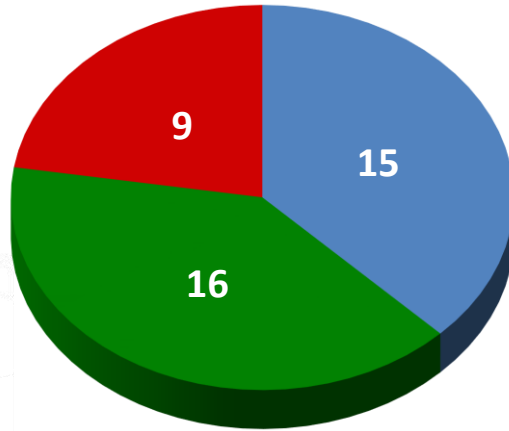
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## Business Profile of Active Members

- General Building
- Street & Road/  
Infrastructure
- Industrial/Specialty



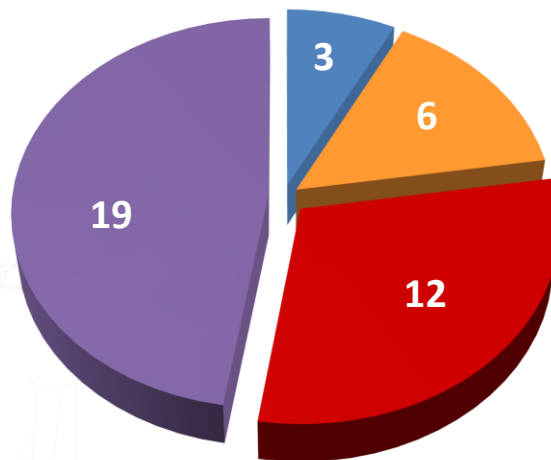
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## Length of Participation

- 1-4 Years
- 5-9 Years
- 10-15 Years
- 16-32 Years



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## Selected Financial Highlights (000's)

	2016
Investment portfolio	\$ 426,883
Cash and cash equivalents	\$ 16,492
Shareholders' equity	\$ 165,733
Pretax economic benefit -	
Pretax income (loss)	\$ 9,547
Enhanced retro returns	\$ 49,420
Total benefit	\$ 58,967
Change in market value of investments	\$ 10,483
Adjusted benefit	\$ 69,450

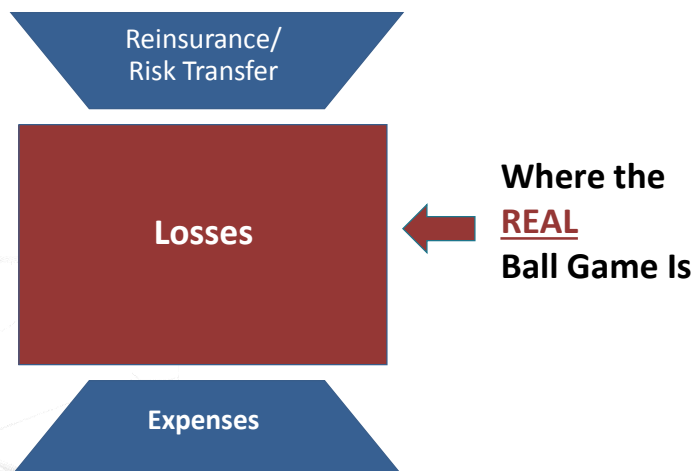
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## The Three Layers of the "Risk Management Program"



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