

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13D
Under the Securities Exchange Act of 1934

(Amendment No. _____)*

ACMAT CORPORATION

(Name of Issuer)

CLASS A COMMON STOCK, NO PAR VALUE

(Title of Class of Securities)

004616 20 7

(CUSIP Number)

Kathleen E. Shannon
Vice President and Secretary
American International Group, Inc.
70 Pine Street
New York, New York 10270
(212) 770-5123

(Name, Address and Telephone Number of Person Authorized
to Receive Notices and Communications)

June 30, 1996

(Date of Event which Requires Filing of this Statement)

If a filing person has previously filed a statement on Schedule 13G to report the acquisition which is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(b)(3) or (4), check the following box [X].

Check the following box if a fee is being paid with this statement []. (A fee is not required only if the reporting person: (1) has a previous statement on file reporting beneficial ownership of more than five percent of the class of securities described in Item 1; and (2) has filed no amendment subsequent thereto reporting beneficial ownership of five percent or less of such class.) (See Rule 13d-7.)

Note: Six copies of this statement, including all exhibits, should be filed with the Commission. See Rule 13d-1(a) for other parties to whom copies are to be sent.

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP NO. 00416 20 7

1. NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

American International Group, Inc.
I.R.S. Identification No. 13-2592361

2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) []

(b) []

3. SEC USE ONLY

4. SOURCE OF FUNDS

00

5. CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS
REQUIRED PURSUANT TO ITEMS 2(d) OR 2(e)

[]

6. CITIZENSHIP OR PLACE OF ORGANIZATION

Incorporated under the laws of the State of Delaware

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7.	SOLE VOTING POWER	0
	8.	SHARED VOTING POWER	549,996
	9.	SOLE DISPOSITIVE POWER	0
	10.	SHARED DISPOSITIVE POWER	549,996

11. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING
PERSON

549,996

12. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES
CERTAIN SHARES

[]

13. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

21.3%

14. TYPE OF REPORTING PERSON

HC, CO

CUSIP NO. 00416 20 7

1. NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

American International Life Assurance Company of New York
I.R.S. Identification No. 13-6101875

2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) []

(b) []

3. SEC USE ONLY

4. SOURCE OF FUNDS

00

5. CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS
REQUIRED PURSUANT TO ITEMS 2(d) OR 2(e) []

6. CITIZENSHIP OR PLACE OF ORGANIZATION

Incorporated under the laws of the State of New York

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7. SOLE VOTING POWER	0
	8. SHARED VOTING POWER	366,666
	9. SOLE DISPOSITIVE POWER	0
	10. SHARED DISPOSITIVE POWER	366,666

11. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING
PERSON

366,666

12. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES
CERTAIN SHARES []

13. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

14.2%

14. TYPE OF REPORTING PERSON

IC

 CUSIP NO. 00416 20 7

1. NAME OF REPORTING PERSON
 S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

AIG Life Insurance Company
 I.R.S. Identification No. 25-1118523

2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) []

(b) []

3. SEC USE ONLY

4. SOURCE OF FUNDS

00

5. CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS
 REQUIRED PURSUANT TO ITEMS 2(d) OR 2(e)

[]

6. CITIZENSHIP OR PLACE OF ORGANIZATION

Incorporated under the laws of the State of Pennsylvania

7. SOLE VOTING POWER

0

NUMBER OF
 SHARES
 BENEFICIALLY
 OWNED BY
 EACH
 REPORTING
 PERSON
 WITH

8. SHARED VOTING POWER

183,330

9. SOLE DISPOSITIVE POWER

0

10. SHARED DISPOSITIVE POWER

183,330

11. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING
 PERSON

183,330

12. CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES
 CERTAIN SHARES

[]

13. PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

7.1%

14. TYPE OF REPORTING PERSON

IC

Item 1. Security and Issuer.

This statement relates to the Class A Common Stock, no par value of (the "Class A Common Stock"), of ACMAT Corporation (the "Company"). The principal executive offices of the Company are located at 233 Main Street, New Britain, Connecticut 06050-2350.

Item 2. Identity and Background.

(a) through (c). This statement is being filed by American International Group, Inc., a Delaware corporation ("AIG"), on behalf of AIG, American International Life Assurance Company of New York, a New York corporation ("AILife"), and AIG Life Insurance Company, a Pennsylvania corporation ("AIG Life"). AIG is a holding company which, through its subsidiaries, is primarily engaged in a broad range of insurance and insurance-related activities in the United States and abroad. AIG, through its subsidiaries, also conducts financial services activities and agency and fee operations. AILife and AIG Life utilize multiple distribution channels including brokerage and career and general agents to offer primarily financial and investment products and speciality forms of accident and health coverage insurance for individuals and groups, including employee benefit plans.

Starr International Company, Inc., a private holding company incorporated in Panama ("SICO"), The Starr Foundation, a New York not-for-profit corporation ("The Starr Foundation"), and C.V. Starr & Co., Inc., a Delaware corporation ("Starr"), have the right to vote approximately 16.0%, 3.5% and 2.4%, respectively, of the outstanding common stock of AIG. The principal executive offices of SICO are located at 29 Richmond Road, Pembroke, Bermuda. The principal executive offices of The Starr Foundation and Starr are located at 70 Pine Street, New York, New York 10270. The names of the directors and executive officers ("Covered Persons") of AIG, AILife, AIG Life, SICO, The Starr Foundation and Starr, their business addresses and principal occupations are set forth in Exhibit 1 attached hereto, which is incorporated herein by reference in its entirety. The business address indicated for each Covered Person is also the address of the principal employer for such Covered Person. Each of the Covered Persons is a citizen of the United States, except for Messrs. Johnson, Manton, Milton, Sullivan, Edmund Tse and Walsh, who are British subjects, Messrs. Anderson and Cohen, who are Canadian subjects, Mr. Da Silva, who is a Brazilian citizen, and Mr. Sorensen, who is a citizen of Uruguay.

(d) and (e). During the last five years, none of AIG, AILife, AIG Life, SICO, The Starr Foundation or Starr, or any of the Covered Persons, has (i) been convicted in a criminal

proceeding (excluding traffic violations or similar misdemeanors) or (ii) been a party to a civil proceeding of a judicial or administrative body of competent jurisdiction and as a result of such proceeding was or is subject to a judgment, decree or final order enjoining future violations of, or prohibiting or mandating activities subject to, Federal or State securities laws or finding any violations with respect to such laws.

Item 3. Source and Amount of Funds or Other Consideration.

Pursuant to a Note Purchase Agreement, dated July 18, 1989 (the "Note Purchase Agreement"), the Company issued \$15,000,000 in aggregate principal amount of 10.5% Convertible Senior Notes due June 30, 1999 (the "Notes") to AILife and AIG Life. The Notes are convertible, at any time prior to their payment date, into shares of Class A Common Stock at a conversion rate of \$10 per share (the "Conversion Rate"). The Company is obligated to prepay quarterly \$500,000 in aggregate principal amount of all the Notes outstanding. Quarterly principal repayments commenced on June 30, 1993. Since June 30, 1993, AILife and AIG Life have elected to receive the scheduled quarterly prepayments of principal in the form of Class A Common Stock. In addition, commencing on June 30, 1995 and on each June 30 thereafter, the Company is required under the Note Purchase Agreement to prepay an aggregate principal amount of all the Notes outstanding equal to the lesser of (x) the aggregate principal amount of the Notes then outstanding or (y) an amount equal to fifty percent (50%) of the Free Cash Flow (as defined in the Note Purchase Agreement) of the Company and its subsidiaries for the immediately preceding fiscal year. AILife and AIG Life elected to receive the prepayment of the principal amount of the Notes attributable to Free Cash Flow for the Company's 1995 fiscal year in shares of Class A Common Stock at the Conversion Rate. There was no Free Cash Flow for the 1994 fiscal year.

Item 4. Purpose of Transaction.

The purpose of the acquisition of the Class A Common Stock, as described in Item 3 and Item 5 below, was investment. AIG, AILife and AIG Life will continue to review their respective investments in the Company and, dependent upon their evaluation of market conditions, applicable regulatory requirements, and the Company's business prospects and future developments, may from time to time, determine to increase, decrease or dispose of their equity positions in the Company. Such transactions, if any, may be made through the exercise of conversion rights, purchases or sales in the open market or otherwise.

Item 5. Interest in Securities of Issuer.

(a) and (b). The information required by these paragraphs is set forth in Items 7 through 11 and Item 13 of each of the cover pages to this Schedule 13D and is based upon the number of shares of Class A Common Stock outstanding on June 30, 1996 as provided to AI Life and AIG Life by the Company.

(c). During the past 60 days, (i) AILife acquired 33,334 shares of Class A Common Stock and AIG Life acquired 16,666 shares of Class A Common Stock as a result of an election to receive their respective pro rata portions of the Company's regularly scheduled quarterly prepayment of the principal amount of the Notes in the form of Class A Common Stock at the Conversion Rate and (ii) AILife acquired 200,000 shares of Class A Common Stock and AIG Life acquired 100,000 shares of Class A Common Stock as a result of an election to receive their respective pro rata portions of the Company's prepayment of the principal amount of the Notes attributable to Free Cash Flow for the Company's 1995 fiscal year in the form of Class A Common Stock at the Conversion Rate.

(d) and (e). Not applicable.

Item 6. Contracts, Arrangements, Understandings or Relationships With Respect to Securities of the Issuer.

The information required by this Item 6 is set forth in Items 3 and 4.

Item 7. Materials to be Filed as Exhibits.

- (a) List of Directors and Executive Officers of AIG, AILife, AIG Life, SICO, The Starr Foundation and Starr.
- (b) Agreement of Joint Filing.
- (c) Note Purchase Agreement (incorporated by reference, See Exhibit Index).

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: August 8, 1996

AMERICAN INTERNATIONAL GROUP, INC.

By /s/ Kathleen E. Shannon

Name: Kathleen E. Shannon
Title: Vice President and
Secretary

AMERICAN INTERNATIONAL LIFE ASSURANCE
COMPANY OF NEW YORK

By /s/ Kevin P. Fitzpatrick

Name: Kevin P. Fitzpatrick
Title: Vice President

AIG LIFE INSURANCE COMPANY

By /s/ Kevin P. Fitzpatrick

Name: Kevin P. Fitzpatrick
Title: Vice President

EXHIBIT INDEX

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Exhibit 1	List of Directors and Executive Officers of AIG, AILife, AIG Life, SICO, The Starr Foundation and Starr.	10
Exhibit 2	Agreement of Joint Filing	31
Exhibit 3	Note Purchase Agreement	Incorporated by reference to the Exhibits to the Company's Quarterly Report on Form 10-Q for the period ended June 30, 1989 (File No. 0-6234).

AMERICAN INTERNATIONAL GROUP, INC.

DIRECTORS

M. Bernard Aidinoff	Sullivan & Cromwell 125 Broad Street New York, New York 10004
Lloyd M. Bentsen	2600 Texas Commerce Tower 600 Travis Street Suite 2600 Houston, Texas 77002
Marshall A. Cohen	The Molson Companies Limited 40 King Street West Toronto, Ontario M5H 3Z5
Barber B. Conable, Jr.	P.O. Box 218 Alexander, New York 14005
Martin Feldstein	National Bureau of Economic Research, Inc. 1050 Massachusetts Avenue Cambridge, Massachusetts 02138
Leslie L. Gonda	International Lease Finance Corporation 1999 Avenue of the Stars Los Angeles, California 90067
Evan G. Greenberg	American International Group, Inc. 70 Pine Street New York, New York 10270
M. R. Greenberg	American International Group, Inc. 70 Pine Street New York, New York 10270
Carla A. Hills	Hills & Company 1200 19th Street, N.W. - 5th Fl. Washington, DC 20036
Frank Hoenemeyer	7 Harwood Drive Madison, New Jersey 07940

Edward E. Matthews	American International Group, Inc. 70 Pine Street New York, New York 10270
Dean P. Phypers	220 Rosebrook Road New Canaan, Connecticut 06840
John J. Roberts	American International Group, Inc. 70 Pine Street New York, New York 10270
Thomas R. Tizzio	American International Group, Inc. 70 Pine Street New York, New York 10270
Edmund S. W. Tse	American International Assurance Co., Ltd. 1 Stubbs Road Hong Kong

AMERICAN INTERNATIONAL GROUP, INC.

OFFICERS' NAME, TITLE AND BUSINESS ADDRESS

M.R. Greenberg 70 Pine Street New York, New York 10270	Chairman & Chief Executive Officer
Thomas R. Tizzio 70 Pine Street New York, New York 10270	President
Edward E. Matthews 70 Pine Street New York, New York 10270	Vice Chairman - Finance
John J. Roberts 70 Pine Street New York, New York 10270	Vice Chairman - External Affairs
Edwin A.G. Manton 70 Pine Street New York, New York 12070	Senior Advisor
Ernest E. Stempel 70 Pine Street New York, New York 10270	Senior Advisor
Evan G. Greenberg 70 Pine Street New York, New York 10270	Executive Vice President - Foreign General Insurance
Robert B. Sandler 70 Pine Street New York, New York 10270	Executive Vice President & Senior Casualty Actuary & Senior Claims Officer
Howard I. Smith 70 Pine Street New York, New York 10270	Executive Vice President & Comptroller
William D. Smith 70 Pine Street New York, New York 10270	Executive Vice President - Domestic General Insurance

Edmund S.W. Tse American International Assurance Co., Ltd. 1 Stubbs Road Hong Kong	Executive Vice President - Life Insurance
Ronald J. Anderson AIU KK CP0 Box 953 Tokyo, 100-91	Senior Vice President - Foreign General Insurance
Lawrence W. English 70 Pine Street New York, New York 10270	Senior Vice President - Administration
Axel Freudmann 72 Wall Street New York, New York 10270	Senior Vice President - Human Resources
John G. Hughes 70 Pine Street New York, New York 10270	Senior Vice President - Worldwide Claims
L. Oakley Johnson 1455 Pennsylvania Ave. Suite 900 Washington, DC 20004	Senior Vice President - Corporate Affairs
Kevin H. Kelley Lexington Insurance Company 200 State Street Boston, MA 02109	Senior Vice President - Domestic General Insurance
Win J. Neuger 70 Pine Street New York, New York 10270	Senior Vice President & Chief Investment Officer
R. Kendall Nottingham American Life Insurance Company 1 ALICO Plaza Wilmington, DE 19899	Senior Vice President - Life Insurance

Robert J. O'Connell 70 Pine Street New York, New York 10270	Senior Vice President - Life Insurance
Petros K. Sabatacakis 70 Pine Street New York, New York 10270	Senior Vice President - Financial Services
B. Michael Schlenke 70 Pine Street New York, New York 10270	Senior Vice President - Domestic General Insurance
Martin J. Sullivan 70 Pine Street New York, New York 10270	Senior Vice President - Foreign General Insurance
Stephen Y.N. Tse 70 Pine Street New York, New York 10270	Senior Vice President
Edward Cloonan 70 Pine Street New York, New York 10270	Vice President - Corporate Affairs
Hamilton C. Da Silva 70 Pine Street New York, New York 10270	Vice President - Foreign General Insurance
Florence A. Davis 70 Pine Street New York, New York 10270	Vice President & General Counsel
William N. Dooley 70 Pine Street New York, New York 10270	Vice President & Treasurer
William A. Freda 70 Pine Street New York, New York 10270	Vice President - Foreign General Claims

David M. Hupp 70 Pine Street New York, New York 10270	Vice President - Domestic General Insurance
Thomas G. Kaiser 70 Pine Street New York, New York 10270	Vice President - Foreign General Insurance
Jeffrey M. Kestenbaum 70 Pine Street New York, New York 10270	Vice President - Foreign General Insurance
Robert E. Lewis 70 Pine Street New York, New York 10270	Vice President & Chief Credit Officer
Stanton F. Long 70 Pine Street New York, New York 10270	Vice President, Domestic General Claims
Richard Merski 1455 Pennsylvania Avenue Suite 900 Washington, DC 20004	Vice President - Corporate Affairs
Christian M. Milton 99 John Street New York, New York 10038	Vice President - Reinsurance
Nicholas A. O'Kulich 70 Pine Street New York, New York 10270	Vice President - Life Insurance
Douglas A. Paul 70 Pine Street New York, New York 10270	Vice President - Strategic Planning
Frank Petralito II 70 Pine Street New York, New York 10270	Vice President & Director of Taxes

Kathleen E. Shannon 70 Pine Street New York, New York 10270	Vice President, Secretary & Associate General Counsel
Joseph C. Smetana, Jr. 70 Pine Street New York, New York 10270	Vice President - Foreign General Insurance
Joseph Umansky 70 Pine Street New York, New York 10270	Vice President & Deputy Comptroller
William Vinck 70 Pine Street New York, New York 10270	Vice President & Chief Information Officer
Nicholas C. Walsh AIG Europe (U.K.) Limited 120 Fenchurch Street London, England EC3M 5BP	Vice President - Foreign General Insurance
John T. Wooster, Jr. 72 Wall Street New York, New York 10270	Vice President - Communications

STARR INTERNATIONAL COMPANY, INC.

OFFICERS & DIRECTORS

Houghton Freeman Director	70 Pine Street New York, New York 10270
Evan G. Greenberg Director	70 Pine Street New York, New York 10270
Maurice R. Greenberg Director & Chairman of the Board	70 Pine Street New York, New York 10270
Joseph C.H. Johnson Executive Vice President & Treasurer	American International Building Richmond Road Pembroke 543 Bermuda
Edwin A.G. Manton Director	70 Pine Street New York, New York 10270
Edward E. Matthews Director	70 Pine Street New York, New York 10270
L. Michael Murphy Director & Secretary	American International Building Richmond Road Pembroke 543 Bermuda
John J. Roberts Director	70 Pine Street New York, New York 10270
Robert M. Sandler Director	70 Pine Street New York, New York 10270
Ernest E. Stempel Director & President	70 Pine Street New York, New York 10270
Thomas R. Tizzio Director	70 Pine Street New York, New York 10270
Edmund S.W. Tse Director	1 Stubbs Road Hong Kong

THE STARR FOUNDATION

OFFICERS & DIRECTORS

M.R. Greenberg Director and Chairman	70 Pine Street New York, New York 10270
T.C. Hsu Director and President	70 Pine Street New York, New York 10270
Marion Breen Director and Vice President	70 Pine Street New York, New York 10270
John J. Roberts Director	70 Pine Street New York, New York 10270
Ernest E. Stempel Director	70 Pine Street New York, New York 10270
Houghton Freeman Director	70 Pine Street New York, New York 10270
Edwin A.G. Manton Director	70 Pine Street New York, New York 10270
Gladys Thomas Vice President	70 Pine Street New York, New York 10270
Frank Teng Treasurer	70 Pine Street New York, New York 10270
Ida Galler Secretary	70 Pine Street New York, New York 10270

C.V. STARR & CO., INC.

OFFICERS & DIRECTORS

Houghton Freeman Director & Senior Vice President	70 Pine Street New York, New York 10270
Maurice R. Greenberg Director, President & Chief Executive Officer	70 Pine Street New York, New York 10270
Edwin A.G. Manton Director	70 Pine Street New York, New York 10270
Edward E. Matthews Director, Senior Vice President & Secretary	70 Pine Street New York, New York 10270
John J. Roberts Director & Senior Vice President	70 Pine Street New York, New York 10270
Robert M. Sandler Director & Vice President	70 Pine Street New York, New York 10270
Howard I. Smith Director & Vice President	70 Pine Street New York, New York 10270
Ernest E. Stempel Director & Senior Vice President	70 Pine Street New York, New York 10270
Thomas R. Tizzio Director & Vice President	70 Pine Street New York, New York 10270
Edmund S.W. Tse Director and Vice President	1 Stubbs Road Hong Kong
Stephen Y.N. Tse Director & Vice President	70 Pine Street New York, New York 10270
Gary Nitzsche Treasurer	70 Pine Street New York, New York 10270

AMERICAN INTERNATIONAL LIFE ASSURANCE COMPANY OF NEW YORK

DIRECTORS

Peter J. Dalia	20281 E. Country Club Drive Apt. 2212 No. Miami Beach, Florida 33180
Marion Elizabeth Fajen	5608 North Waterbury Road Des Moines, Iowa 50312
Patrick Joseph Foley	70 Pine Street New York, New York 10270
Cecil Calvert Gamwell III	80 Pine Street 13th Floor New York, New York 10270
Maurice Raymond Greenberg	70 Pine Street 18th floor New York, New York 10270
Jacob Ernest Hansen	505 Carr Road Wilmington, Delaware 19809
Jack Russell Harnes	70 Pine Street New York, New York 10270
John Inniss Howell	Indian Rock Corporation 263 Glenville Road 2nd Floor Greenwich, CT 06831
Jeffrey M. Kestenbaum	80 Pine Street 13th floor New York, New York 10038
Edwin Alfred Greenville Manton	70 Pine Street New York, New York 10270
Jerome Thomas Muldowney	One Chase Manhattan Plaza 57th floor New York, New York 10005
Win Jay Neuger	70 Pine Street New York, New York 10270

Robert John O'Connell	80 Pine Street 13th floor New York, New York 10005
Nicholas Alexander O'Kulich	70 Pine Street 17th floor New York, New York 10270
John R. Skar	One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899
Ernest Edward Stempel	70 Pine Street New York, New York 10270
David James Walsh	70 Pine Street 22nd Floor New York, New York 10270
Gerald W. Wyndorf	80 Pine Street 13th floor New York, New York 10038

AMERICAN INTERNATIONAL LIFE ASSURANCE COMPANY OF NEW YORK

OFFICERS' NAME, TITLE AND BUSINESS ADDRESS

Ernest Edward Stempel 70 Pine Street New York, New York 10270	Chairman of the Board
Robert John O'Connell 80 Pine Street 13th floor New York, New York 10005	Chief Executive Officer, President
Gerald W. Wyndorf 80 Pine Street 13th floor New York, New York 10038	Executive Vice President
Michele Linda Abruzzo 80 Pine Street 13th Floor New York, New York	Senior Vice President
Gregory Alan Arms 80 Pine Street 13th floor New York, New York 10038	Senior Vice President
James Alan Bambrick One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899	Senior Vice President
Raymond Tsun-Che Chen 80 Pine Street 13th floor New York, New York 10005	Senior Vice President
Henry Chung-Ta Hsiang 80 Pine Street 13th floor New York, New York 10038	Senior Vice President
Jeffrey M. Kestenbaum 80 Pine Street 13th floor New York, New York 10038	Senior Vice President

Edward Easton Matthews 70 Pine Street New York, New York 10270	Senior Vice President
Jerome Thomas Muldowney One Chase Manhattan Plaza 57th floor New York, New York 10005	Senior Vice President
Norman Sorensen 80 Pine Street, 13th Floor New York, New York 10005	Senior Vice President
Paul Strattan Bell One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899	Vice President
Richard Lewis Bender 600 King Street Wilmington, Delaware 19801	Vice President
Jeffrey Thomas Capone 80 Pine Street 13th floor New York, New York 10038	Vice President
Kevin Paul Fitzpatrick One Chase Manhattan Plaza 57th floor New York, New York 10005	Vice President
Thomas Guitian 2005 Market Street Philadelphia, PA 19103	Vice President
Howard Earl Gunton, Jr. One ALICO Plaza Wilmington, DE 19801	Vice President

Donald M. Hancock 80 Pine Street 13th Floor New York, New York 10270	Vice President
Thomas Martin Hoffman 80 Pine Street New York, New York 10005	Vice President
Robert Liguori One ALICO Plaza Wilmington, Delaware 19899	Vice President, General Counsel
David Stephen Martin One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899	Vice President
Michael J. Mullin One ALICO Plaza Wilmington, DE 19801	Vice President
Nicholas Alexander O'Kulich 70 Pine Street 17th floor New York, New York 10270	Vice President, Treasurer
Arshad Hasan Qureshi One ALICO Plaza P.O. BOX 667 Wilmington, Delaware 19899	Vice President
Sherman Allen Sitrin 70 Pine Street 23rd floor New York, New York 10270	Vice President
John R. Skar One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899	Vice President
Donald E. Theleen One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899	Vice President

David James Walsh 70 Pine Street 22nd Floor New York, New York 10270	Vice President
Francis Stanley Warnecki One ALICO Plaza P.O. Box 2226 Wilmington, Delaware 19899	Vice President
Howard Earl Gunton, Jr. One ALICO Plaza Wilmington, DE 19801	Comptroller
Elizabeth Margaret Tuck 70 Pine Street 30th floor New York, New York 10270	Secretary

AIG LIFE INSURANCE COMPANY

DIRECTORS

Maurice Raymond Greenberg	70 Pine Street 18th floor New York, New York 10270
Edwin Alfred Greenville Manton	70 Pine Street New York, New York 10270
Edward Easton Matthews	70 Pine Street New York, New York 10270
Jerome Thomas Muldowney	One Chase Manhattan Plaza 57th floor New York, New York 10005
Win Jay Neuger	70 Pine Street New York, New York 10270
Robert John O'Connell	80 Pine Street 13th floor New York, New York 10005
Nicholas Alexander O'Kulich	70 Pine Street 17th floor New York, New York 10270
John R. Skar	One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899
Howard Ian Smith	70 Pine Street 18th floor New York, New York 10270
Ernest Edward Stempel	70 Pine Street New York, New York 10270
Gerald W. Wyndorf	80 Pine Street 13th floor New York, New York 10038

AIG LIFE INSURANCE COMPANY

OFFICERS' NAME, TITLE AND BUSINESS ADDRESS

Ernest Edward Stempel 70 Pine Street New York, New York 10270	Chairman of the Board
Robert John O'Connell 80 Pine Street 13th floor New York, New York 10005	Chief Executive Officer, President
Gerald W. Wyndorf 80 Pine Street 13th floor New York, New York 10038	Executive Vice President
Michele Linda Abruzzo 80 Pine Street 13th Floor New York, New York	Senior Vice President
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Jeffrey M. Kestenbaum 80 Pine Street 13th floor New York, New York 10038	Senior Vice President

Edward Easton Matthews 70 Pine Street New York, New York 10270	Senior Vice President
Jerome Thomas Muldowney One Chase Manhattan Plaza 57th floor New York, New York 10005	Senior Vice President
Norman Sorensen 80 Pine Street, 13th Floor New York, New York 10005	Senior Vice President
Paul Strattan Bell One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899	Vice President
Richard Lewis Bender 600 King Street Wilmington, Delaware 19801	Vice President
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Thomas Guitian 2005 Market Street Philadelphia, PA 19103	Vice President
Howard Earl Gunton, Jr. One ALICO Plaza Wilmington, Delaware 19801	Vice President, Comptroller
Donald M. Hancock 80 Pine Street 13th Floor New York, New York 10270	Vice President

Thomas Martin Hoffman 80 Pine Street New York, New York 10005	Vice President
Robert Liguori One ALICO Plaza Wilmington, Delaware 19899	Vice President, General Counsel
David Stephen Martin One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899	Vice President
Michael J. Mullin One ALICO Plaza Wilmington, Delaware 19801	Vice President
Nicholas Alexander O'Kulich 70 Pine Street 17th floor New York, New York 10270	Vice President, Treasurer
Arshad Hasan Qureshi One ALICO Plaza P.O. BOX 667 Wilmington, Delaware 19899	Vice President
Sherman Allen Sitrin 70 Pine Street 23rd floor New York, New York 10270	Vice President
John R. Skar One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899	Vice President
Donald E. Theleen One ALICO Plaza P.O. Box 667 Wilmington, Delaware 19899	Vice President
David James Walsh 70 Pine Street 22nd Floor New York, New York 10270	Vice President

Francis Stanley Warnecki
One ALICO Plaza
P.O. Box 2226
Wilmington, Delaware 19899

Vice President

Elizabeth Margaret Tuck
70 Pine Street
30th floor
New York, New York 10270

Secretary

AGREEMENT OF JOINT FILING

In accordance with Rule 13d-1(f), promulgated under the Securities Exchange Act of 1934, as amended, each of the undersigned hereby agrees to the joint filing on behalf of each of them of a Statement on Schedule 13D, and any amendments thereto, with respect to the Class A Common Stock, no par value, of ACMAT Corporation and that this Agreement may be included as an Exhibit to such filing.

Each of the undersigned parties represents and warrants to the other that the information contained in any amendment thereto about it will be, true, correct and complete in all material respects and in accordance with all applicable laws. Each of the undersigned parties agrees to inform the other of any changes in such information or of any additional information which would require any amendment to the Schedule 13D and to promptly file such amendment.

Each of the undersigned parties agrees to indemnify the other for any losses, claims, liabilities or expenses (including reasonable legal fees and expenses) resulting from, or arising in connection with, the breach by such party of any of representations, warranties or agreements in this Agreement.

This Agreement may be executed in any number of counterparts, each of which shall be deemed to be an original and all of which together shall be deemed to constitute one and the same Agreement.

IN WITNESS WHEREOF, each of the undersigned hereby executes this Agreement as of August 8, 1996.

AMERICAN INTERNATIONAL GROUP, INC.

By/s/ Kathleen E. Shannon

Name: Kathleen E. Shannon
Title: Vice President and
Secretary

AMERICAN INTERNATIONAL LIFE
ASSURANCE COMPANY OF NEW YORK

By /s/ Kevin P. Fitzpatrick

Name: Kevin P. Fitzpatrick
Title: Vice President

AIG LIFE INSURANCE COMPANY

By /s/ Kevin P. Fitzpatrick

Name: Kevin P. Fitzpatrick
Title: Vice President