

A Global Company with More Than \$98 Billion in Assets

ACE Recreational Marine Insurance® is part of ACE Private Risk Services,® a division of ACE Group, one of the world's largest multiline property and casualty insurers. With more than \$98 billion in assets (as of December 31, 2014), ACE is distinguished by its broad product and service capabilities, exceptional financial strength, underwriting and claims handling expertise and local operations globally.

ACE conducts business in more than 190 countries and serves a diverse group of clients including individuals and families with substantial assets to protect, local businesses throughout the world, multinational corporations with complex property and casualty exposures, and insurance companies looking to reinsure their portfolios.

ACE Limited, the Swiss-incorporated parent company of ACE Group, is listed on the New York Stock Exchange (NYSE: ACE) and is a component of the S&P 500 stock index. ACE Group maintains executive offices in Zurich, Bermuda and New York, among other locations, and employs more than 20,000 people worldwide.

Rated A++ by A.M. Best and AA by Standard & Poor's

ACE's U.S.-based underwriting companies consistently receive among the highest ratings for financial strength from A.M. Best and Standard & Poor's. The latest ratings (as of January 29, 2015) are:

A.M. Best A++ Stable Outlook
Standard & Poor's AA Stable Outlook

These ratings are important indicators of the claims-paying ability of the ACE insurance company that issues your policy. ACE's strong operating performance is a direct result of a disciplined and conservative approach to managing the company. ACE's multinational platform and diversified product offerings have generated operating earnings stability.

Named One of the Best

Institutional Investor: Evan Greenberg was named "Best CEO" in the insurance industry in the magazine's 2013 All-American Executive Team ranking.

Reactions Magazine: In 2014, for the fifth straight year, ACE was recognized by Reactions Magazine during its annual North America Awards event in New York, receiving the distinctions of "North American Insurer of the Year" and "Insurance CEO of the Year."

Private Asset Management (PAM): ACE Private Risk Services was recognized by a panel of judges as "Best High Net Worth Insurance Company" to effectively service HNW individuals in a complex economic environment at the 2014 PAM Awards.

LEARN MORE ABOUT ACE

For more than two centuries, ACE Recreational Marine Insurance has been providing exceptional protection for pleasure boats and yachts of all sizes – from the smallest cruisers to the largest luxury vessels. As one of the nation's leading marine insurance providers, ACE has been at the forefront since 1792 when its predecessor company issued its first marine policy in the United States, offering an unparalleled measure of stability in today's marketplace.

ACE Recreational Marine Insurance is a part of ACE Private Risk Services, ACE Group's high-net-worth personal insurance business, which provides specialty coverage for homeowners, automobile, recreational marine, umbrella liability and valuable collections insurance for individuals and families with substantial assets to protect. Additional information can be found at:

ACE Recreational Marine Insurance: www.acemarineinsurance.com

ACE Private Risk Services: www.aceprs.com

ACE Group: www.acegroup.com



Policies issued by ACE American Insurance Co., ACE Fire Underwriters Insurance Co., and Insurance Company of North America – ACE Group companies that are rated A++ (Superior) by A.M. Best Company and AA by Standard & Poor's. Company ratings as of January 29, 2015.

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