

ACE GLOBAL PROPERTY SERVICES & SOLUTIONS

ACE offers comprehensive risk management solutions for the property insurance needs of U.S.-based companies, ranging from mid-size domestic to large multinational organizations.

Property

ACE provides comprehensive primary, quota share and excess all-risk property insurance for U.S.-based companies that require domestic, international or global programs.

Benefits:

- Expert underwriting, with dedicated property specialists in all regions
- Superior claim handling by professionals experienced in the complexities of U.S. and global property program claim management
- Bundled or unbundled loss control and risk engineering services
- Fronted multinational and domestic property programs with extensive global network of affiliates and partners providing local country underwriting, servicing and claim handling in more than 170 countries through the ACE Global Program Services (GPSSM) platform, with access to the state-of-the-art WorldviewSM web-based portal for client program management

Limits

- Up to \$200 million of all-risks capacity
- Up to \$30 million of critical catastrophe capacity available on individual risks worldwide
- Additional limits may be available as part of integrated capacity with other ACE Group entities

Target Clients

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| • Business services | • Hospitality and Gaming |
| • Communications and Telecommunications | • Light to moderate hazard manufacturing |
| • Financial services | • Real estate |
| • Healthcare | • Retail stores |
| • Higher education | • Technology |

Complex Multinational Property Programs

For more than 30 years, ACE has provided client-focused, global property solutions, which are customized for the broad range of risk management issues facing a multinational company. We are specialized in sophisticated program design, underwriting and multinational servicing. The ACE GPSSM global platform is a key component to the coordination and execution of our clients' programs.

Benefits:

- More than 30 years of experience in complex multinational risk transfer property programs
- Dedicated team of global property specialists with underwriting expertise
- Solutions that address the unique complexities and concerns of global insurance requirements
- Single servicing platform through ACE GPSSM
 - Robust global network in more than 170 countries that is skilled in effective multinational program execution, including underwriting, claims, risk control, efficient premium cessions and servicing
 - Access to state-of-the-art WorldviewSM web-based portal for client program management and tracking
 - Global service standards
 - Dedicated account servicing team, including a dedicated global account manager assigned to each global program, providing a single point of contact and centralized control for risk managers and brokers

Limits

- Minimum captive surcharge — \$100,000
- Captive limits up to \$500 million

Target Clients

- U.S.-based multinational companies with sophisticated risk management program requirements and formal risk management organizations
- Clients with general property captive insurance programs
- Clients with energy property captive insurance programs (where Starr Tech writes the risk transfer)



insured.™

Specialty Catastrophe Unit

Catastrophe risk can strike anywhere, anytime. ACE is a recognized leader in solutions tailored for these exposures. We help you insure against a wide range of damage or loss from adverse natural catastrophes, including hurricanes and earthquakes. Admitted policies are available for all products.

Benefits:

- Flood reinstatements
 - Suitable for reinstating exhausted aggregate limits in a core program or on a standalone basis
- ACE SPECTRA® — deductible buydowns
 - Suitable for managing high per occurrence catastrophe deductibles
 - Simple policy language to follow core program policy wording
- Multi-year solutions
 - Suitable for handling peak catastrophe exposures at lower costs
 - Removes hard market cycle price fluctuations
 - Guaranteed limit for one year after an event in years one or two
- Parametric triggers
 - Suitable for handling peak catastrophe exposures at lower costs by adding a trigger
 - Exposures can be “boxed” to fit client-specific needs
 - Simple policy language with multi-year option

Limits

- Minimum premium of \$100,000
- Limit up to \$30 million

Target Clients

- Hospitality
- Entertainment
- Manufacturing
- Real estate

CONTACT:

Property

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Specialty Catastrophe Unit

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ACE USA is the U.S.-based retail operating division of ACE Group, a global leader in insurance and reinsurance, serving a diverse group of clients. Headed by ACE Limited (NYSE: ACE), a component of the S&P 500 stock index, ACE Group conducts its business on a worldwide basis with operating subsidiaries in 54 countries. Additional information can be found at www.acegroup.com/us.

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