ACCIDENT & HEALTH

Presented by: ACE USA
Agenda

- Who is ACE
- Overview of Policies – Outline of coverage
- EuropeAssistance
ACE has a physical presence in over 50 countries with the authority to transact business in 140
History of ACE

1985-1992
- Started 1985
- 2 products - D&O - Excess Liab.
- Narrow focus
- Limited distribution and customer base

Early Days

1993-1995
- IPO on NYSE
- Expansion into new product lines
- Opened London office

Product Expansion

1996-2002
- CIGNA property and casualty
- ACE USA is formed
- Enters A&H market

Acquisitions

2003+
- Global distribution
- Diverse product set
- S&P adds ACE Ltd to S&P 500 Index

ACE Today

1985-1992
- Started 1985
- 2 products - D&O - Excess Liab.
- Narrow focus
- Limited distribution and customer base

Early Days

1993-1995
- IPO on NYSE
- Expansion into new product lines
- Opened London office

Product Expansion

1996-2002
- CIGNA property and casualty
- ACE USA is formed
- Enters A&H market

Acquisitions

2003+
- Global distribution
- Diverse product set
- S&P adds ACE Ltd to S&P 500 Index

ACE Today
ACE USA Financial Ratings

An “A” company on all counts:

- Standard and Poor’s  A+
- AM Best  A+
- Moody’s  A2
- Fitch  AA-

* Ratings as of September 11, 2007
CURRENT MULTINATIONAL BUSINESS TRAVEL ACCIDENT CONCERNS

Coverage
- Insufficient coverage limits
- Insufficient coverage on international exposures
- Licensing in foreign countries
  - Admitted versus Non-admitted Countries
- Equal treatment of employees worldwide

Administration
- Coordination of multiple policies worldwide
- Multiple effective dates and billing cycles
- Claims adjudication

Cost
- Not taking advantage of economies of scale
- Not taking advantage of spread of risk
- Multiple polices result in higher administration cost
Multinational Travel Accident Coverage Concerns

Typical multinational company's global travel accident program...multiple policies with different insurance carriers, and varying renewal dates.
ACE Multinational Travel Accident Coverage
The Comprehensive Multinational Travel Insurance Solution

Controlled Master Program
Comprehensive Worldwide Business Travel Accident with International Medical Coverage, Assistance and Inconvenience Benefits on one single contract
Product Differentiators

Ensures proper insurance globally
- ACE provides the information the client needs to make decisions regarding compliance requirements and integrating benefit plans in various countries.

Demonstrated Global Strength
- ACE has physical presence in 50 countries with the authority to transact business in nearly 140 countries

Eliminates Excess Cost
- By integrating multiple policies under a single contract, this results in lower cost through economies of scale resulting from the spread of risk, as well as reduced administrative costs.

One Claims Philosophy

Single Point of Contact
- Client can expedite changes to their travel and medical coverage with a single phone call.
Policyholder paid accidental death and dismemberment insurance covering groups of people for various hazards they may experience while traveling. The employer pays the premium and makes coverage choices.

- Covers AD&D losses occurring up to one year from date of accident.
- Benefits schedule includes accidental loss of: life, limb, sight, speech and hearing and thumb and index finger, as well as paralysis plus permanent and total disability due to an accident.
- Coverage includes: family coverage extension, relocation, commutation (class 1 only), personal deviation/sojourn (14 days), aircraft pilot & crew, owned/leased aircraft, war risk
- Additional Benefits: seat belt/airbag, rehabilitation, bereavement and trauma counseling, carjacking, coma, home alteration & vehicle modification, assistance services, emergency evacuation, repatriation.
- On premises coverage is provided for the following activities: transportation of emergency medical patients or donors of organs, structure inspections, scuba diving, seismology and wave studies, hazardous spills clean up, and authorized activities of the Bomb Unit of the University of California’s Police Department.
What is it?

- Short term (up to 365 days), limited benefit accident medical and sickness coverage for groups while traveling outside of their home country or country of permanent assignment to help provide protection in the event of the sudden onset of an illness or serious injury.
Product Highlights

- **Accident and Sickness Medical Expense Benefits**
  
  $500,000 limit for coverage for all classes covered for travel accident including spouse and dependent children.

- **Additional Benefits**
  
  **Lost Baggage** - $500 subject to a max of 2 bags.
  **Personal Property** - $2,000 max per trip, subject to $500 per item.
  **Trip Interruption** - $1,000 max benefit.
Sponsored Activity
Student Off-Campus Travel
Accident & Medical

AD&D Benefits
- $25,000 of coverage during off campus sponsored activities, including travel to and from.
- Covers AD&D losses occurring up to one year from date of accident.
- Benefits schedule includes accidental loss of: life, limb, sight, speech and hearing and thumb and index finger, as well as paralysis.
- Additional Benefits: seat belt/airbag, bereavement and trauma counseling, coma, home alteration & vehicle modification, assistance services, emergency evacuation, repatriation.

Accident Medical and Sickness Benefits
- $10,000 of coverage during off campus sponsored activities, including travel to and from.
ace usa

ACE Assistance
International Reach and Brand Awareness

300 million customers worldwide are now covered by Europ Assistance, either directly or through our partners.

$1.2 B in consolidated turnover

5,000 employees

208 countries and territories covered worldwide

34 24 hour alarm centers
### International Reach and Brand Awareness

#### Assistance in Figures

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>63</td>
<td>million calls handled</td>
</tr>
<tr>
<td>14,048,204</td>
<td>cases handled worldwide</td>
</tr>
<tr>
<td>2.3</td>
<td>million breakdowns dealt with by Europ Assistance</td>
</tr>
<tr>
<td>147</td>
<td>countries in which Europ Assistance provided assistance in 2006</td>
</tr>
<tr>
<td>3,700</td>
<td>flying hours spent repatriating sick and injured customers</td>
</tr>
<tr>
<td>28,000</td>
<td>commercial flight tickets bought to repatriate customers</td>
</tr>
</tbody>
</table>
International Reach and Brand Awareness

- Partnership with George Washington University’s Department of Emergency Medicine
- EA USA’s Medical Director Dr. Delaune
- Medical Director and Team provide independent treatment assessment/travel recommendations
- 16 ER trained doctors, 25 nurses
- Access to 400 specialists worldwide
- Nurse/doctors = escorts
# ACE Assistance TA Services, Overview

<table>
<thead>
<tr>
<th>Pre-Trip</th>
<th>Transport</th>
<th>Medical/Ancillary</th>
<th>Non-Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cultural Information</td>
<td>Evacuation</td>
<td>Medical Referral</td>
<td>Legal Referral</td>
</tr>
<tr>
<td>Weather</td>
<td>Repatriation</td>
<td>Medical Monitoring</td>
<td>Bail Bond</td>
</tr>
<tr>
<td>Exchange Rates</td>
<td>Repatriation of Mortal Remains</td>
<td>Dispatch of Doctor/Specialist</td>
<td>Cash Advance</td>
</tr>
<tr>
<td>Inoculation Info</td>
<td>Child Return</td>
<td>Medical Expense Coverage/Guarantee</td>
<td>Prescription Transfer</td>
</tr>
<tr>
<td>Embassy Referral</td>
<td>Companion Return</td>
<td>Hospital Admission Guarantee</td>
<td>Emergency Message Relay</td>
</tr>
<tr>
<td>Travel Advisories</td>
<td>Visit of Family Member/Friend</td>
<td>Advance of Medical Expenses</td>
<td>Travel Agency Benefits</td>
</tr>
<tr>
<td>Visa and Passport</td>
<td>Personal Effects Shipping</td>
<td>Transport Escort Benefit</td>
<td>Phone Interpretation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Personal Effects Shipping</td>
<td>Vehicle Return</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Claims Assistance</td>
<td>Lost Luggage/ Item Assistance</td>
</tr>
</tbody>
</table>
Snapshot of our International Transport Expertise

Transports Organized by Europ Assistance USA, two months

Annual Transport Volumes:
8,000 Europ Assistance
(400 Europ Assistance USA)
4,000 Air Ambulance hrs.
25,000 Air Line Tickets
Questions and Comments