


## ACE Germany

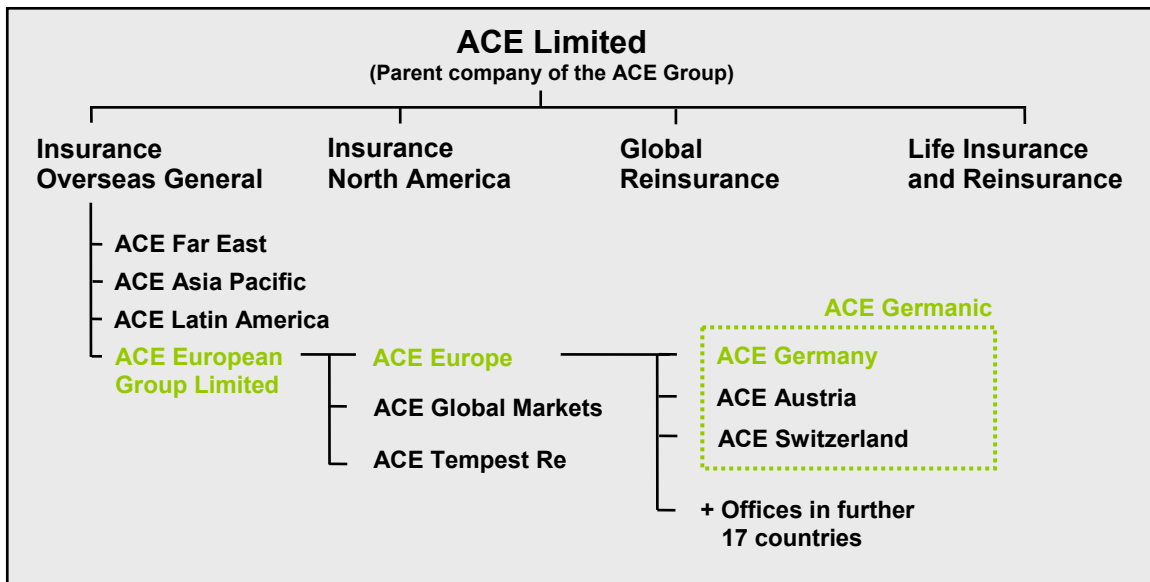
Organisation	ACE Germany is a part of the ACE European Group Limited. Together with Austria and Switzerland ACE Germany builds ACE Germanic.
Characteristics	<p>Local knowledge and underwriting expertise are of high value for ACE Germany. Highly qualified employees with a wide know-how in markets and industries support ACE brokers and customers in a professional manner.</p> <p>ACE Germany provides a range of tailored property, casualty, marine and technical insurances, financial lines, accident and health and personal lines.</p> <p>ACE Germany offers its brokers and customers possibilities and capacities of realising multinational programs by using the global ACE network.</p> <p>ACE's underwriting policy is characterised by risk qualification. ACE attaches great importance on prevention of claims. For example, ACE Germany's own Risk Management Services team assist companies by visiting their premises and giving advices on risk management.</p>
Founded/ History	Licence received in 1947 for insurance business in Germany as Insurance Company of North America (INA), since 1982 as CIGNA and after the acquisition of the global property and casualty business of CIGNA Corporation in 1999 as ACE.
Headquarters in Germany	Frankfurt am Main
Employees	170 Germany-wide
Locations	Headquarters located in Frankfurt, further field offices in Hamburg, Cologne, Stuttgart and Munich
	
Ratings	A+ by Standard & Poor's (positive outlook) and by A.M. Best (stable outlook)
Regulator	ACE Germany is regulated by the Financial Services Authority (FSA) and additionally by the German Federal Financial Supervisory Authority (BaFin).



## ACE European Group Limited

Organisation	The ACE European Group Limited trades under three brands: <i>ACE Europe</i> , <i>ACE Global Markets</i> and <i>ACE Tempest Re (Europe)</i> .
Businesses	<p><i>ACE Europe</i>, the strategically most important unit of ACE European Group Limited, provides tailored insurance solutions in P&amp;C (Property, Casualty, Marine, Tech Lines and Financial Lines) and A&amp;H business. The clients range from small to mid-sized companies to listed multinational corporations.</p> <p><i>ACE Global Markets</i> is the ACE Group's specialty insurer in the London Market. The product range covers aviation, financial lines, property, energy, political risk, marine and accident &amp; health.</p> <p><i>ACE Tempest Re (Europe)</i> is the reinsurance unit of ACE European Group Limited, with underwriting operations located in London (since 2002) and Zurich (since 2005), and writes following lines of business: aviation, marine, property and casualty - worldwide.</p>
Founded	ACE European Markets was incorporated and licensed in 1997 to underwrite all classes of non-life insurance in the European Union. With the acquisition of the global property and casualty business of CIGNA Corporation in 1999 ACE strengthened its presence in the European market.
Headquarters Europe	London, Great Britain
Employees	2,000 Europe-wide
Locations	20 own branch offices across Europe, and Freedom of Services permission in additional 30 European countries
Ratings	A+ by Standard & Poor's (positive outlook) and by A.M. Best (stable outlook)
Gross premiums written	2009: £2.2 bn 2008: £1.96 bn 2007: £1.87 bn
Net pre-tax profit	2009: £262.2 m 2008: £2.8 m 2007: £74.0 m
Regulator	The ACE European Group Limited is regulated by the Financial Services Authority (FSA). The FSA is the regulator of all providers of financial services in the UK.

## ACE Group of Companies



Primary Business	Global commercial property and casualty insurance
Mission Statement	<p>The ACE Group of Companies is committed to being a leader in the global insurance and reinsurance market and is dedicated to providing:</p> <ul style="list-style-type: none"> <li>- Superior Client Value by committing substantial capital resources and creativity to the assumption and management of risk;</li> <li>- Superior Shareholder Value by managing capital and risks expertly, efficiently and profitably;</li> <li>- Superior Employee Value by creating a rewarding and ethical environment.</li> </ul>
Founded	1985
Global headquarters	Zurich, Switzerland
Employees	16,000 worldwide
Locations	Headed by ACE Limited, operating subsidiaries in more than 50 countries
Ratings	Standard & Poor's, A.M. Best Company, Moody's Investors Service and Fitch IBCA maintain financial strength and/or credit ratings on ACE Limited and its major subsidiaries.
Symbol	ACE (ACL until 30 March, 2001)
Market	New York Stock Exchange (NYSE)
Fiscal year-end	December 31
Gross premiums written	2009: USD 19.2 billion 2008: USD 19.2 billion 2007: USD 17.7 billion