



PRESIDIO

ACE American Insurance Company

As an organization dedicated to providing client, shareholder and employee value, ACE fosters an environment of professional excellence by empowering its employees to deliver the ACE promise to be creative, agile, innovative and ethical in meeting the needs of their customers and producers.

The ACE Group of Companies is one of the world's leading providers of insurance and reinsurance. ACE USA, the US-based operating division of the ACE Group of Companies is headed by ACE Limited (NYSE: ACE). It provides insurance and reinsurance products and services through its U.S. operating subsidiaries and globally through ACE global subsidiaries, in close to 50 countries on a locally admitted basis.

In 2007, ACE Limited had gross premiums written of \$17.7 billion and net premiums written of \$12.0 billion. The company's book value per ordinary share was \$48.89 at the end of 2007, up from \$42.03 the year before, and our investment income in 2007 was at \$1.9 billion.

ACE USA Accident & Health is a marketing division of ACE USA, headquartered in Philadelphia, Pennsylvania. ACE American Insurance Company, the primary ACE underwriting company for accident and health insurance in the U.S., is part of The ACE Group of Companies.

ACE American Insurance Company

436 Walnut Street
Philadelphia, PA 19106
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A.M. Best Rating: A+ (Superior)

Rating as of December 22, 2008

The rating is an indication of the company's financial strength and ability to meet obligations to its insureds.

Financial Statistics for the ACE Group of Companies can be found at: www.ancelimited.com



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