



ACE Bermuda International

Property

The ACE Bermuda International Property team fulfils client needs by providing global All Risk property solutions. Its speciality underwriting team combines decades of experience, latest technology, analytical methods and the ability to speedily solve client problems and consequently to offer a more comprehensive level of protection.

Coverage

- Excess and specialty property (property damage and business interruption)
- Engineering insurances (EAR/CAR/B&M)
- All Risk coverage
- Specified perils coverage in isolation
- Sideways aggregate protection covers
- Transmission and distribution lines
- Inland transit

Philosophy

- Low frequency / high severity portfolio

Limits

- Maximum US\$50 million limit per risk or local currency equivalent
- Critical catastrophe capacity will be more limited.

Attachments

- Excess of loss only, normal minimum US\$10 million or local currency equivalent
- Trade, nat cat, size of risk and MFL / PML all determine the attachment point

Policy form

- Coverage is generally on a follow form basis or ACE Bermuda International excess form

Underwriting Models

- Actuarial proven risk models
- Specialised catastrophe model - RMS
- Modelling is done by our underwriting team and not subcontracted out



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The information contained in this document is intended to provide only a general description of ACE Bermuda International's products. For terms and conditions of coverage, please refer to the specific policy wording.

Target Markets

FTSE 500 - type manufacturing and service companies focusing (not exclusively) on the following industry groups:

- Utilities
- Chemical / oil & gas
- Primary metals
- Forest products
- Electronics / semiconductor
- Mining and minerals
- Telecommunication
- Pharmaceutical
- Automotive
- Retail

General

- Large net capacity ensures programme stability
- Worldwide remit to underwriting approach
- One stop shopping approach involving other parts of the ACE Group

ACE Bermuda International Offers

- Financial strength
- Local, relevant, underwriting expertise
- Consistency
- Commitment to long term client relationships
- Access to a global network

