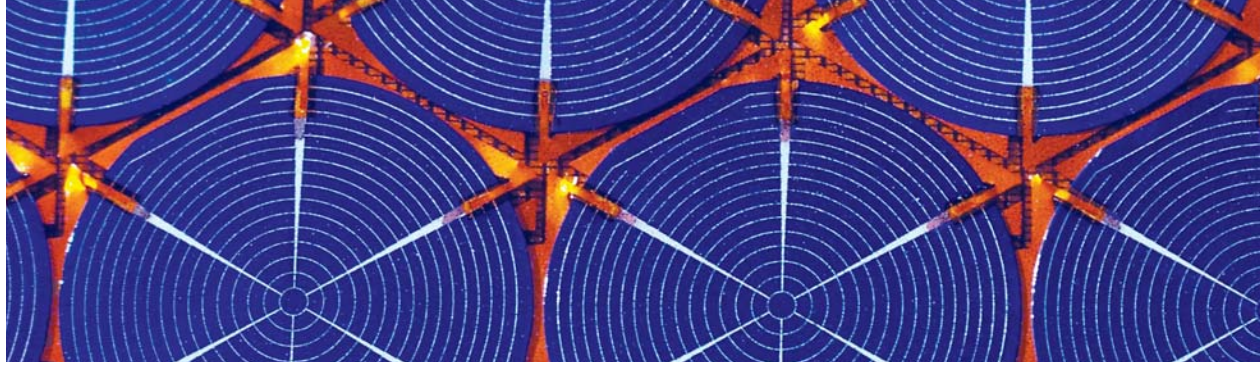




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ACE Green Energy



Industrialization and Energy Consumption

The energy consumption in the United States can be tied to the overall business health and the economy. The more refined our industrialization has become, the greater a demand we have placed on energy generation and our natural resources.



In the 1880s, the U.S. was going strong following the Industrial Revolution era, with bustling factories and mills chugging along at full throttle, all powered by coal. By 1925, the country's energy mix included petroleum, natural gas and hydroelectric power. And in 1957, nuclear energy was introduced. Even with additional energy sources from which to choose, the demand for energy continued to grow.

In the 20th century, with an emerging economy and skyrocketing growth, the U.S. consumed energy at an amazing rate—setting a record with oil and other fossil fuel consumption. The result was an ever increasing need for energy but this also had a negative effect on global warming.

The Need for Alternative Energy Sources

By the year 2030, renewable energy use (excluding hydroelectric power) in the U.S. is predicted to double, according to U.S. Department of Energy. Among the significant areas for growth will be solar and wind power, ethanol and fuel cells.*

In addition, the U.S. Department of Energy** estimates that by 2030, 40 million jobs could be created related to renewable energy. These jobs include engineering, manufacturing, construction, accounting and management related to the energy sector.

*http://www.ases.org/press/2007_jobs_report.htm

**<http://www.eere.energy.gov/news/archive.cfm/pubDate=%7Bd%20%2007-11-14%7D#11423>

Pursuing Alternative Energy

Recognizing that the world's current sources of energy will not last indefinitely, today's governments and businesses are aggressively pursuing alternative sources of available energy. These sources are also being sought for their lesser impact on the environment, particularly as it relates to the release of harmful by-products and green house gas emissions.

Current sources being sought by the U.S. will:

- Seek to decrease the dependence on imported oil
- Decrease the negative impact on global warming, including the production of heat trapping gases (like carbon dioxide)
- Increase the development of clean energy technologies

The following strategies are the leading alternatives being pursued:

Power Generation

- Traditional waste-to-energy
 - Gasification of waste
 - Landfill gas
- Co-generation power plant
- Geothermal
- Wind energy
- Solar power generation

Fuels

- Biofuels: This area is predicted to grow. For example, according to the U.S. Department of Energy, ethanol consumption in the U.S. is expected to grow from 5.6 billion gallons consumed in 2006 to 17 billion by 2030.
 - Biodiesel
 - Bioethanol
 - Coalbed Methane
 - Refuse derived fuels

ACE Goes “Green”

In June 2006, the ACE Group of Companies signed on to be one of the U.S. Environmental Protection Agency’s Climate Leaders. Committed to lessening the company’s impact on the environment, ACE pledged to reduce its greenhouse gas (GHG) emissions throughout the company worldwide.

Through the program, ACE pledges to promote ways to reduce energy consumption and the impact on the environment both in the office and at home—at all ACE locations around the world—and to all 10,000 employees.

Energy-reducing efforts include:

- Turning off lights that are not in use
- Using more efficient fluorescent bulbs
- Unplugging always ready devices (cell phone chargers, coffee makers, printers, etc.) when not in use
- Reducing business travel through use of phone, teleconference
- Using window blinds to take advantage of heat gain from the sun
- Increasing compliance with office-wide recycling of glass, plastic, paper and metal
- Using e-delivery versus paper
- Printing double sided when possible
- Recycling print cartridges
- Using the Global Intranet to communicate updates on energy saving ideas worldwide
- Promoting full document imaging capabilities for ESIS, Inc.
- Assuring business partners are committed to environmentally friendly conduct via vendor management strategies
- Reducing ACE’s carbon footprint by embracing phone and video conference technology
- Eliminating Styrofoam products

The ACE USA Difference

Underwriting capabilities and appetite have been built within ACE to handle specific insurance needs of clients, from small middle market up into the national accounts.

In the area of “Green” Energy, we offer you:

- Underwriting expertise in “green” energy sector and flexibility to respond to unique and evolving risks
- Claims and loss control specialization in green energy segment
- Broad and expanding underwriting appetite and product capabilities for green energy risks
- Strong existing and growing presence in underwriting green energy risks
- Small middle market up to national size accounts: Capabilities and appetite will maintain a wide variety of program structures to support each insured’s unique business needs and ability to share risk.
- A strong financial backing: The ACE Group of Companies, headed by ACE Limited (NYSE:ACE), is rated A.M. Best (Superior) and A+ (Strong) by S&P (ratings as of March 31, 2008).

Our Capabilities

Whatever the status of your renewable energy project, ACE USA can provide you with the coverage you need:

- **Start Up & Initial Design Phase**
 - Architects & Engineers Errors & Omissions
 - Professional Liability: D&O, Crime, Fiduciary, E&O
 - Partnership Liability
 - Surety
 - ESIS Disaster Planning Services
- **Construction Phase**
 - Builders Risk
 - Contractors Equipment
 - Wrap Up or Standard Program Structures
 - General Liability
 - Commercial Automobile
 - Workers Compensation
 - Umbrella/Excess
 - Contractors Pollution Liability
 - International Property and Casualty Coverage
 - ESIS Construction TPA Claim Handling
 - ESIS Construction TPA Loss Control Services
 - Professional Liability: D&O, Crime, Fiduciary, E&O
 - Partnership Liability
- **Operational Phase**
 - General Liability
 - Commercial Automobile
 - Workers Compensation
 - Umbrella/Excess
 - Premises Pollution Liability Coverage
 - Property
 - Professional Liability: D&O, Crime, Fiduciary, E&O
 - Kidnap & Extortion
 - Partnership Liability
 - International Property & Casualty Coverage
 - Merger & Acquisition Products and Services
 - Accident and Health Coverages
 - ESIS Energy Segment TPA Claim Handling
 - ESIS Energy Segment TPA Loss Control Services
 - Partnership Liability
- **Post Build-Out**
 - Property Management Services E&O





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The above is a product summary only. For actual terms and conditions, please refer to the policy. Coverage may not be available in all states.

Insurance products and services are provided by operating companies within the ACE Group of Companies.

ACE USA is the retail U.S.-based operating division of the ACE Group of Companies. ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies is a global leader in insurance and reinsurance, serving a diverse group of clients. Headed by ACE Limited (NYSE: ACE), a component of the Standard & Poor's 500 stock index, the ACE Group of Companies conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at www.aceusa.com.