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Media Contact: Carla Ferrara  
215.640.4744  
[carla.ferrara@acegroup.com](mailto:carla.ferrara@acegroup.com)

**ACE USA Makes Donation to American Forests to Support National  
Tree-Planting and Ecosystem Restoration Projects**

*Planting 5,000 trees to help improve the environment*

PHILADELPHIA, April 16, 2009 – ACE USA, the U.S.-based retail operating division of the ACE Group of Companies, today announced that its environmental liability division, ACE Environmental Risk, has joined with American Forests, the nation’s oldest nonprofit citizens’ conservation organization, in a year-long campaign to improve the environment by planting 5,000 trees in five locations across the United States. In appreciation for its clients’ support in 2008, ACE Environmental Risk is making this donation as part of American Forests’ Global ReLeaf Campaign for the second consecutive year.

“ACE is committed to developing insurance products and risk management services that facilitate market-based solutions to current and pending environmental and climate-related issues,” said William P. Hazelton, Senior Vice President, ACE Environmental Risk. “We’re pleased to work with American Forests in their ongoing efforts to help restore areas damaged by wildfire and other natural disasters, through innovative ecosystem restoration projects throughout the United States.”

American Forests, one of the first organizations to address the issue of global warming, helps people understand the many values of trees and the need to restore forest ecosystems in urban and rural areas through community-based initiatives. The organization introduced Global ReLeaf in 1988 to restore damaged forest

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ecosystems, through the planting of trees. The goal of this campaign is to plant 100 million trees by the year 2020.

ACE USA's contribution supports the following tree-planting programs affiliated with American Forests:

- **California** – San Bernardino National Forest staff will plant more than 85,000 seedlings and more than 1,000 trees in the region to reestablish conifer vegetation that was damaged as a result of The Butler II Fire and Slide Fire, which burned more than 27,000 acres.
- **Maryland** – The Alliance for the Chesapeake Bay, in partnership with the Maryland Forest Service and the Virginia Department of Forestry, will plant 12,000 seedlings on park, private and institutional lands, and 1,000 street trees in urban areas of Maryland and Virginia. This project will reduce the urban heat island effect and decrease the storm water runoff, nitrogen and phosphorous that eventually flow into the Chesapeake Bay.
- **New York** – Trout Unlimited and the New York City Department of Environmental Protection will plant 1,700 trees and shrubs on the stream bank, floodplain, and upland slopes of Horton Brook, a critical trout spawning and thermal refuse stream that runs through the western edge of Catskill State Park in New York.
- **Oregon** – Oregon Trout will plant 17,000 trees, as well as undertake fencing and post-project monitoring efforts to ensure long-term survival of the trees, as part of the organization's "100,000 Trees in the Deschutes River Basin" project.
- **Wisconsin** – The Hardwood Forestry Fund will convert farmland that is at high risk of erosion into a high-density hardwood forest to restore, protect and enhance the critical river's edge ecosystem along the Lower Wisconsin Riverway in southwestern Wisconsin.

ACE Environmental Risk, a division of ACE USA, offers a full range of environmental liability solutions designed to minimize bottom line impacts and provide hands-on management for those liabilities. ACE Environmental Risk's liability product offerings include premises pollution liability, contractor's pollution liability, and remediation cost containment programs. These programs are primarily distributed through the retail brokerage community to the commercial market. To learn more about ACE Environmental Risk's products and services, please visit [www.aceusa.com](http://www.aceusa.com). For more information on America Forests visit [www.americanforests.org](http://www.americanforests.org) or contact Dan Smith at [DSmith@amfor.org](mailto:DSmith@amfor.org), (202)737-1944 x203.



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*ACE USA is the U.S.-based retail operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE), and is rated A+ (Superior) by A.M. Best Company and A+ (Strong) by Standard & Poor's. ACE USA, through its underwriting companies, provides insurance products and services throughout the U.S. Additional information on ACE USA and its products and services can be found at [www.aceusa.com](http://www.aceusa.com). The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.*