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News Release

FOR IMMEDIATE RELEASE

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ACE USA Donates to American Forests to Support National Tree-Planting and Ecosystem Restoration Projects *Planting 5,700 trees to help improve the environment*

PHILADELPHIA, April 22, 2010 – ACE USA, the U.S.-based retail operating division of the ACE Group, today announced that its environmental liability division, ACE Environmental Risk, has renewed its commitment to American Forests, the nation’s oldest nonprofit citizens’ conservation organization, in a year-long campaign to improve the environment by planting 5,700 trees in six locations across the United States. In appreciation of its clients’ support in 2009, ACE Environmental Risk is making this donation as part of American Forests’ Global ReLeaf Campaign for the third consecutive year.

“ACE is pleased to work with American Forests in their ongoing efforts to help restore areas damaged by wildfire and other natural disasters, through ecosystem restoration projects throughout the United States,” said William P. Hazelton, Senior Vice President, ACE Environmental Risk. “We share with American Forests a culture of innovation in environmental solutions. 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.”

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

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ACE USA Makes Donation to American Forests to Support National Tree-Planting Projects
Page 2

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

- **Alaska-** This project is a continuation from 2009 of the effort to reforest 2,600 acres of land that was harvested for wood in the mid-1990s. The objective is to re-establish a Sitka Spruce forest over a seven-year period.
- **Michigan-** This reforestation project, in partnership with the state of Michigan and the US Forest Service, is designed to plant 402,000 trees over 369 acres in the Huron Manistee National Forest to provide habitat restoration for the Kirtland's Warbler. The Kirtland's Warbler is an endangered species song bird which requires both the particular Jack Pine specie to nest in and scattered openings of land to fulfill their habitat needs.
- **Virginia-** Extensive forested areas of First Landings State Park have been damaged over the years by people creating and frequenting unofficial trails. This leads to vegetation being destroyed, unable to properly grow back. This project will start off by permanently closing all of the unauthorized trails, and then re-establishing trees and other vegetation in these areas. The closing of unauthorized trails will immediately correct erosion problems and prevent further natural resource damage.
- **Maryland-** The Glades is a 600-acre property, the oldest and largest rainwater-fed, mountain peat bog in the eastern non-glaciated U.S. The area has been frequently logged and grazed, reducing the forest cover and resulting in the near-eradication of red spruce, adding to the regional decline of the red spruce. This is a designated critical conservation area in the Central Appalachian Forest and contains habitat for black bear, fisher and neotropical migrant birds, along with threatened and endangered species.
- **California-** In the San Bernardino Mountains, twelve million trees are dead or dying due to six years of drought, which has triggered stress and contributed to the bark beetle epidemics. Devastating wildfires have swept through parts of the mountains, in some places killing 100 percent of the trees. This long-term Mountain Communities Wildfire ReLeaf Project will plant 125,000 trees while continuing to develop and implement a comprehensive reforestation program for these southern California Mountains. Partnering with American Forests are the Mojave Resource Conservation District and the California Department of Forestry and Fire Protection.
- **Florida-** The Gulf Island National Seashore was hit by hurricanes Ivan, Dennis, Katrina and Rita and Tropical Storm Gustav all between the years of 2004 and 2008. The aim of this project is to replant the damaged natural stands of longleaf pines, shortleaf pines, sand live oaks, wax myrtles, and dwarf sabal palm trees. The trees, which need to be planted to alleviate threats to Gulf Island National Seashore, will help stabilize sand dunes, prevent shoreline erosion, create a storm buffer zone, and recreate natural habitat for a variety of bird species and native mammals, including the endangered Beach Mouse.

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ACE USA Makes Donation to American Forests to Support National Tree-Planting Projects
Page 3

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 suite includes 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. For more information on American Forests, visit www.americanforests.org or contact Dan Smith at 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. Celebrating 25 years of insuring progress, the ACE Group is a global leader in insurance and reinsurance serving a diverse group of clients. Headed by ACE Limited (NYSE: ACE), the ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at: www.ancelimited.com.