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**Corporate
News
Release**

FOR IMMEDIATE RELEASE:

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**ACE USA Introduces Endorsements to Address Environmental Concerns
for its Builders Risk Product**

PHILADELPHIA, October 20, 2008 – ACE USA, the U.S.-based retail operating division of the ACE Group of Companies, today announced that its retail Inland Marine unit has added green building endorsements to the ACE USA Builders Risk product offering. The endorsements, part of ACE Group’s growing portfolio of green products, *ACE Green*SM, are designed to address customers’ potential financial loss stemming from changes in environmental standards, repairs using green materials, additional debris-removal expenses, and loss of tax credits.

Contractors, developers and owners in the green building market recognize the unique risks and exposures that come with green initiatives as well as the benefits, which include making a positive impact on the environment, reduced operating costs, and potentially increased tenant productivity. The ACE USA Builders Risk policy and endorsement are available in most U.S. jurisdictions through the Inland Marine unit of ACE USA.

Speaking about the new enhancements, Bruce Jervis, Senior Vice President, ACE USA Inland Marine, said, “ACE is committed to providing flexible, innovative risk management solutions to address the complex risks and exposures clients face who are building in an environmentally-progressive manner. The green building endorsements we have developed for real estate owners are designed to help mitigate the financial risks associated with green building and sustainable design methods.”

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ACE Green is a specialized insurance solution covering the spectrum of environmental and climate related risks face faced by businesses today. ACE Green brings together a comprehensive range of products and services from a number of ACE business lines around the world. For more information, please visit www.acegreen.com.

ACE USA's Inland Marine Unit is part of ACE USA's Global Underwriting Group, a division of ACE USA. ACE Global Underwriting Group specializes in global programs and specialty coverages and provides comprehensive risk management programs and services for a diverse market of mid- to large-size U.S.-based companies, not-for-profit and government entities. To learn more, contact Bruce Jervis at (415) 547-4555 or bruce.jervis@ace-ina.com, or visit www.aceusa.com. Product highlights are summaries only; please see actual policy for terms and conditions. Products may not be available in all locations.

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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. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.