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News Release

FOR IMMEDIATE RELEASE

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ACE Westchester's Environmental Risk Team Receives 2010 Risk Innovator Award

PHILADELPHIA—November 4, 2010 – The ACE Group today announced that ACE Westchester, the U.S.-based wholesale-focused operation of the ACE Group, received *Risk & Insurance Magazine's* 2010 Risk Innovators award in the publication's Insurance category. Barbara Deas, President, and Roger Murphy, Assistant Vice President, of ACE Westchester Environmental, are the recipients of this prestigious award, which recognizes those individuals who have advanced innovation within their own organizations – and the insurance industry – while achieving excellence in risk management. Ms. Deas and Mr. Murphy were recognized for their efforts in creating the ACE Westchester Hazmat policy, which provides coverage and services for hazardous materials and hazardous waste transporters.

“We're proud of the innovation and creativity that Barbara and Roger displayed in developing and launching this specific product, which responds to stringent federal regulatory requirements,” said Bruce Kessler, President, ACE Westchester. “Not only was this product launch supported by ACE Westchester's teams of environmental underwriting specialists, but it also addressed the complexities and insurance needs for this specific segment of the trucking industry that historically has had difficulty finding appropriate coverage.”

Launched in 2009, ACE Westchester's Hazmat product offering provides coverage and services for hazardous material (hazmat) and hazardous waste transporters, reflects ACE Westchester's continued commitment to recognize and meet the needs of its clients in the environmental market, and allows them to work with a recognized A+-rated carrier. This policy meets the requirements of transporters subject to the Motor Carrier Act of 1980, a federal law that deregulated the trucking industry in the United States. Under this law, transporters of certain types of waste or hazardous materials are held to a higher standard of financial responsibility than the average non-hazmat transporter.

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ACE Westchester's Environmental Division provides environmental liability products and services, and offers coverage that includes: General Liability, Products Pollution Liability, Contractors Pollution Liability, and Onsite/Third Party Site Pollution coverage. Available options include Professional Liability for systems design, as well as separate policies covering Business Auto and/or Follow-form Excess Liability.*

Please send inquiries relating to the ACE Westchester Hazmat product to wsg hazmat@acegroup.com. Or, contact Roger Murphy at roger.murphy@acegroup.com. To learn more about ACE Westchester and its complete range of products and services, please visit www.acewestchester.com. Read the Risk & Insurance article highlighting Ms. Deas' and Mr. Murphy's efforts by visiting: <http://go.acegroup.com/?L=52>

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), a component of the S&P 500 stock index, 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.acegroup.com.

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