



Foreign Casualty - Cash Flow

Product Description	<p>Customized and sophisticated foreign casualty cash flow programs for large U.S.-based multinational companies.</p> <ul style="list-style-type: none">• Experienced U.S. account team includes global account coordinator and underwriter in the region, financial coordinator and claims service coordinator• Capacity, technical expertise, policy issuance certification and claims services delivered through the ACE global network in the country where coverage is written• Web-based account profile and service plan ensures consistent worldwide implementation and claims handling <p>Comprehensive administrative support covers policy issuance, insurance certification and claims handling</p> <ul style="list-style-type: none">• Jointly developed premium allocations and payment procedures• In almost any currency• Online loss data in multiple currencies and formats <p>Programs include:</p> <ul style="list-style-type: none">• Captives• Retrospective Rating Plans• Matching and High Deductibles• Deductible Fund• Will also consider guaranteed cost coverages written in conjunction with one of the above programs <p>Coverages</p> <ul style="list-style-type: none">• Commercial General Liability• Contingent and Locally Admitted Automobile• Foreign Voluntary Compensation• Contingent Employers Liability• Local Workers Compensation• Local Employers Liability including U.K. EL• Defense Base Act <p>Captive Reinsurance Money Movement Flow</p> <ul style="list-style-type: none">• Rapid transfers of funds to your captive or we pay an interest penalty• Financial coordinator provides detailed monthly report, documenting premium payment and captive cessions
Minimums	<ul style="list-style-type: none">• N/A
Limits	<ul style="list-style-type: none">• N/A
Typical Client Profile	<ul style="list-style-type: none">• Large U.S.-based multinational companies with large global operations and risk management programs
Restricted Classes or Industries	<ul style="list-style-type: none">• Risks evaluated on an individual case basis

Key Competitive Advantages

- Expertise: Specialists in foreign casualty risk management who focus exclusively on the overseas exposures of U.S.-based multinational companies or companies with international risks
- Regionalized Underwriting: Dedicated international casualty underwriters with decision-making authority are located in 9 regional U.S. offices
- Global Presence: ACE Global Network includes offices in more than 50 countries and network partner associates in more than 100 others
 - Local expertise in international legal structures, regulations and customs
- Global Servicing: State-of-the-art infrastructure and dedicated global network team for local policy issuance, premium collection and claims handling
- Financial Strength: ACE USA consistently receives among the highest ratings for financial strength from the industry's principal rating agencies

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The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all jurisdictions. ACE USA is the retail U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). 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 provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at www.aceusa.com.