



## Foreign Casualty - Controlled Master Program (CMP)

### Product Description

- Borderless foreign casualty insurance program which provides U.S.-based multinational companies with customized and sophisticated coverage and service
- Combines a U.S. master policy based on U.S. terms with foreign local policies that comply with the laws of the country in which coverage is needed
- Coverages
  - Commercial General Liability
  - Contingent Locally Admitted Automobile
  - Foreign Voluntary Compensation
  - Contingent Employers Liability
  - Local Workers Compensation
  - Local Employers Liability
- Comprehensive administrative support covers policy issuance, insurance certification and claims handling
  - Premium allocations and payment procedures in almost any currency
  - Online loss data in multiple currencies and format
  - Experienced U.S. account team includes global account coordinator and underwriter in 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

### Minimums

- N/A

### Limits

- Primary limits: Up to \$10 million

### Typical Client Profile

- U.S.-based multinational companies with global operations and risk management programs in multiple countries
- Including the following industries:
  - Manufacturing
  - Contractors
  - Service Providers
  - Financial Institutions
  - Energy
  - Retail
  - Hospitality
  - Specialty Chemical

### Restricted Classes or Industries

- 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 risk
- Regionalized Underwriting: Dedicated international casualty underwriters with decision-making authority located in 9 regional U.S. offices
- Global Presence: ACE Global Network includes offices in more than 50 countries and network partners 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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