

# TOP 10 REASONS ACE SHOULD BE YOUR PREFERRED CARRIER

| ACE OFFERS:                            | ADVANTAGES:  | BENEFITS:   |
|--|--|---|
| <b>One-Stop Shopping</b>               | PWCs to Mega-Yachts; Pleasure and Charter; Local to Worldwide Navigation; Agreed Value or Actual Cash Value.   | More time for running your agency, working your prospects and servicing existing customers. Less time searching for a market.   |
| <b>Regional Agency Managers (RAMs)</b> | RAMs make agency visits while Underwriters are at their desks, where you need them to be.  | The ability to reach the person you need – when you need them – as new opportunities or concerns arise.   |
| <b>Regional Office Contacts</b>        | Marine underwriting specialists located in prime boating areas of the country.   | Underwriters dedicated solely to marine risks, in your time zone, to provide the service and territory expertise you deserve.   |
| <b>Claims</b>                          | Marine specialists on staff, managing only marine claims.  | Working with experts trained in all aspects of boating-related claims, and who understand boat owners' passion.   |
| <b>Systems (ORCA)</b>                  | ORCA is our convenient online system for quoting, binding and policy issuance, available 24/7.<br><br>Capability to download to most AMS and Applied agency management systems.  | Ability to receive real-time quotes for customers, any time, and manage your marine policies.<br><br>Helps your agency realize automated efficiencies and free up time for your producers to generate new business.                                       |
| <b>Loss Control</b>                    | Highly qualified marine surveyors, sharing their expertise to help manage and minimize losses.   | Available to assist your customers with marine surveys, technical questions and in some cases, onboard consultations.   |
| <b>Marketing Assistance</b>            | Informative coverage and boating materials are available to agents and customers.<br><br>ACE advertising in boating publications, boat show sponsorships and other national PR opportunities.  | Access to company marketing support and materials to help attract a variety of boating customers.<br><br>Enhanced ACE brand recognition nationwide helps support your agency sales efforts in your local boating community.                               |
| <b>Data Management</b>                 | Identification of customers at risk of potential loss, and ability to email tips (Preparing for a Storm; What to do after a Loss) to your customers.   | Provides a true value and peace-of-mind to customers when they need it most. Relieves your agency of burden from pre-storm ("What do I do?") calls. Potential to mitigate CAT losses.   |
| <b>Superior Coverage</b>               | Breadth of policy options, innovative coverage and the ability and willingness to customize your customers' policies.<br><br>Latest unique feature: Resulting Damage Endorsement – Covers damage resulting from fire, explosion, sinking, dismasting, collision or stranding even when the initial cause of loss is excluded.* Please see exclusion details below. | While your customers' needs change, there is no need to change carriers due to ACE's wide array of policy options.<br><br>Available for yachts < 10 years old and > \$250,000 in hull value.**  |
| <b>Financial and Market Stability</b>  | A++ (Superior)      A.M. Best<br>AA (Very Strong)      Standard & Poor's<br><br>These ratings are important indicators of the claims-paying ability of ACE.  | During both turbulent and smooth economic conditions, ACE has maintained among the strongest financial ratings and ability to pay claims while others have faltered. <a href="#">Click here</a> to learn more about financial strength you can depend on. |

\*Includes exclusions due to wear and tear, gradual deterioration, weathering, neglect, corrosion, lack of reasonable care or due diligence in the maintenance, manufacturing defect(s) or manufacturer's defect(s) in design.

\*\*Certain underwriting restrictions apply. Please discuss with your Regional Agency Manager or Underwriter.

Policies issued by ACE American Insurance Co., ACE Fire Underwriters Insurance Co., and Insurance Company of North America – ACE Group companies that are rated A++ (Superior) by A.M. Best Company and AA by Standard & Poor's. Company ratings as of July 1, 2014.



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ACE Recreational Marine Insurance, part of ACE Private Risk Services  
Boats • Yachts • Home • Auto • Valuable Collections • Umbrella Liability