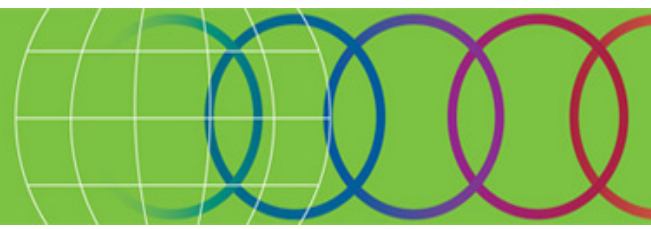


General Servicing Standards



Understanding the service standards your carrier applies to multinational business is not only critical for setting expectations between you and your organization but it's also a vital component of ensuring the successful management of your program. To achieve this, we have developed the following set of General Service Standards:

- Bound Program Notice** Definition: Notices to all ACE service offices and Network Partners to alert them that your program has been bound and full implementation instructions will be forthcoming
Standard: Within 2 business days of binding
- Program Implementation** Definition: Detailed instructions to all ACE service offices and Network Partners for issuance of locally admitted policies
Standard: Within 5 business days of receipt of final allocations and complete program information
- Policy Issuance** Definition: Issuance of master and locally admitted policies
Standard:
- ACE master policy - within 30 days of receipt of final form and final allocations
 - Local standard policy - within 30 days of receipt of implementation instructions
 - Localized master policy - within 60 days of receipt of implementation instructions
- Premium Invoicing** Definition: Issuance of central invoices by producing country and local premium invoices
Standard:
- Central premium invoicing - within 5 days of binding & receipt of final allocations
 - Local premium invoicing - within 30 days of receipt of implementation instructions, subject to any local legal restrictions
 - Captive – within 7 days of receipt of implementation instructions, subject to any local legal restrictions
- Money Movement** Definition: Premium disbursement to captive
Standard:
- Local premium collection - all payments received by ACE by the 25th of the month will be remitted to the captive on the 15th of the following month
 - Central premium collection - remittance to the captive within 5 business days of receipt of payment



Loss Billing

Definition: Provide electronic files of loss billings to captive or insured

Standard: Monthly; emailed by 15th of the month

Insurance Certificates

Definition: Issuance of insurance certificates to local insured

Standard:

- Certificates prepared and issued locally
 - Local ACE Service Office – within 5 business days of receipt of complete information
 - Local Fronting Partner – within 7 business days of receipt of complete information
- Clinical Trials Certificates –
 - Certificates prepared and issued by referring office - within 1 business day of receipt of complete information, subject to any local legal restrictions
 - Certificates prepared by referring office and issued locally – within 3 business days of receipt of complete information, subject to any local legal restrictions
 - Certificates prepared and issued locally:
 - Local ACE Service Office – within 5 business days of receipt of complete information
 - Local Fronting Partner – within 7 business days of receipt of complete information

Claim Service Bulletins

Definition: Provide our claims network with account specific details such as custom service requirements, contact information, and basic coverage information to ensure a consistent level of claims handling

Standard: Issue within 30 days of program inception date

General Servicing

Definition: Timely response to inquiries directed to ACE.

Standard:

- On general questions, provide answers within 2 business days
- On specific network and coverage issues, provide answers within 5 business days and acknowledge receipt of request within 2 business days.
- Urgent matters will be addressed on a priority basis

