

	Domicile of	Jurisdictions in which Authorized
Name	Organization	And Type of Business
ACE American Insurance Company (Korea Branch)	US	South Korea, Non-life license, P&C and A&H (no Restrictions)
ACE American Insurance Company (Taiwan	US	Taiwan, A&H and Life
Branch)		
ACE Bermuda Insurance Ltd.	Bermuda	Bermuda, (class 4 insurance, reinsurance, general and long term), Mexico (reinsurance
ACE Capital Re International Ltd.	Bermuda	Bermuda, (class 3 insurance, reinsurance, general and long term)
ACE Capital Re Overseas Ltd.	Bermuda	Bermuda, (class 3 insurance, reinsurance, general and long term)
ACE Capital Re Other Insurance/Reinsurance Companies)	United States	See Annex A.
ACE European Markets Insurance Limited	Republic of Ireland	Ireland, insurance or reinsurance and all 18 classes of business under EEC Non-life Directive (United Kingdom branch – 15 classes)
ACE European Markets Reinsurance Limited	Republic of Ireland	Ireland, reinsurance, general and life
ACE INA Insurance	Canada	Canada (federal) (no restrictions); P&C (Prop; Acid. & Sickness; Aircraft; Auto; Boiler/Machinery; Fidelity; Hail; Liability; Surety) & Reinsurance
ACE INA Life Insurance	Canada	Canada (federal) Life, Accident & Sickness, Loss of Employment
ACE INA Overseas Insurance Company Ltd.	Bermuda	Bermuda, (class 3 insurance, reinsurance, general and long-term)
ACE Insurance Limited	South Africa	South Africa, (P&C) insurance (no restrictions - write fire, marine, motor, personal accident, miscellaneous)
ACE Insurance Limited ACE Insurance Limited Thailand Branch	Australia	Australia, general insurance, P&C and A&H (not workers Comp. or compulsory third party motor accident) & Reinsurance) (Thailand (Branch)- non-life, except automobile) (Kingdom of Thailand only)
ACE Insurance Limited	Hong Kong	Hong Kong, P&C and A&H, (no restrictions) general Insurance
ACE Insurance Limited	New Zealand	New Zealand, P&C and A&H insurance & Reinsurance - composite license (no restrictions except worker's comp.)
ACE Insurance Limited	Singapore	Singapore, general non-life; P&C license (no restrictions)
ACE Insurance	Japan	Japan, no restrictions, P&C and A&H licenses, Reinsurance
ACE Insurance S.AN.V.	Belgium	Europe, insurance - all 18 classes of business under EEC
		Non-life Directive and reinsurance - See Annex B



ACE Seguros S.A.  ACE Seguros	Name	Domicile of	Jurisdictions in which Authorized
ACE Seguros S.A.  Colombia  ACE Seguros S.A.  ACE Seguros S.A.  Colombia  Colombia	1077		
ACE Seguros S.A.  Macau ACE Seguros S.A.  Macau ACE Se adorn S.A.  Macau ACE Se adorn S.A.  ACE Se adorn S.A.  ACE Seguros S.A.  Chie Chie, P&C, A&H insurance (all business except Life and Credits) ACE Seguros S.A.  Colombia ACE Seguros S.A.  Ecuador ACE Seguros S.A.  Ecuador ACE Seguros S.A.  ACE S	ACE Tempest Life Reinsurance Ltd.	Bermuda	Long term life, health, annuities
ACE Se gardors S.A. ACE Se ardorn S.A. ACE Se ardorn S.A. ACE Se adorn S.A. ACE Se adorn S.A. ACE Se adorn S.A. ACE Se gardors S.A. ACE Se gardors S.A. ACE Seguros S.A. ACE Seg	ACE Tempest Reinsurance Ltd.	Bermuda	
ACE Se uradora S.A. ACE Se adorn S.A. ACE Seguros S.A. ACE Seguros S.A. Chile Chile, P&C, A&H insurance (all business except Life and Credits) Credits) Credits) ACE Seguros S.A. CE Seguros S.A. Ecuador ACE Seguros S.A. ANA Analysia Segural insurance (P&C Life; Adal group accidents) ACE USA Insurance Rerinsurance Companies ACE USA Insurance Reinsurance Company Belgium Belgium Sudi Arabia, insurance & reinsurance Belgium reinsurance Company Belgium Sudi Arabia, insurance & reinsurance Belgium reinsurance Company Bermuda Century International Reinsurance Company Ltd. Bermuda Century International Reinsurance Ltd. Bermuda Seguro S.A. Bermuda Bermuda Bermuda, (Class 2 insurance & reinsurance)  Commercial Guaranty Assurance Ltd. Bermuda Bermuda Bermuda, Class 3 insurance Ace reinsurance Ace Seguros S.A. Bermuda Bermuda, Class 3 insurance Ace Reinsurance Ace Seguros S.A. ACE USA USA Limited Bermuda Bermuda, Class 3 insurance Bermuda, Class 3 insurance Bermuda, Class 3 insurance Testes Probably Probable Services Ltd. Bermuda Bermuda, Class 3 insurance Bermuda, Class 3 insurance Testes Probable Services Ltd. Bermuda Bermuda, Class 3 insurance Bermuda, Class 3 insurance Bermuda, Class 3 insurance Testes Probable Services Ltd. Bermuda Bermuda, Class 3 insurance Are reinsurance, requires Permission of Registrar of Companies before writing Business)  NAR Einsurance Company of North America (Philippines Branch) US Philippines, P&C and A&H, excluding bonds insurance Tester Demonstration of the Ace Segurate Segurate Segurate Segurations, non- Life Limited Bermuda Bermuda, Class 2 insurance Captive, class 3 insurance, Re	ACE Seguros S.A.	Brazil	
ACE Seguros S.A.  Colombia ACE Seguros S.A.  Colombia Colombia, (insurance (all business except Life and Credits) Colombia, (insurance - P&C including health, group life And group accidents) ACE Seguros S.A.  Colombia Colombia, (insurance - P&C including health, group life And group accidents) ACE Seguros S.A.  ACE Seguros S.A.  ACE Seguros S.A.  ACE Seguros S.A.  Mexico Mexico, no restrictions, P&C, life and A&H A&H (Seguros S.A.  ACE Seguros S.A.  Mexico Mexico, no restrictions, P&C, life and A&H A&H (Seguros S.A.  ACE USA Insurance Reinsurance (P&C Life; A&H Crops Hail) & assumed reinsurance (P&C Life; A&H Crops Hail) & assumence (P&C Life; A&H Cro		Macau	
ACE Seguros S.A.  Chile Chile, P&C, A&H insurance (all business except Life and Credits)  ACE Seguros S.A.  Colombia  ACE Seguros S.A.  Ecuador  ACE Seguros S.A.  Ecuador  Mexico  ACE Seguros S.A.  Ecuador  Mexico  ACE Seguros S.A.  Mexico  ACE USA Insurance Berhad  Malaysia  ACE USA Insurance Companies  United States  See Annex C for listing of State and count licenses  Avabia ACE Insurance Company  Belgium  Belgium  Belgium  Belgium, reinsurance  Century International Reinsurance Company Ltd.  Century International Reinsurance Ltd.  Century International Reinsurance Ltd.  Century International Reinsurance Ltd.  Comporate Officers & Directors Assurance Ltd.  Demonate Officers & Directors Assurance Ltd.  Bermuda  ACE Outs A Surance Ltd.  Bermuda  Bermuda  NA Reinsurance Services Ltd.  Bermuda  NA Reinsurance Company, Ltd.  Bermuda  NA Reinsurance Company, Ltd.  Bermuda  NA Reinsurance Company, Ltd.  Bermuda  Bermuda  NA Reinsurance Company, Ltd.  Bermuda  NA Reinsurance Company of North America (Thilippines Branch)  US  Taiwan, P&C and A&H, excluding bonds insurance  ACE INA UK Limited  Bermuda  Bermuda  Reinsurance  T. ACE INA UK Limited  Bermuda  Berm	ACE Se adorn S.A.		Argentina, Uruguay, Paraguay, Bolivia, P&C, A&H and Life
And group accidents)  AcE Seguros S.A.  Ecuador Ecuador, no restrictions, P&C, Life and A&H  McE Seguros S.A.  Mexico  Mexico, no restrictions, general insurance (P&C Life; A&H Crop & Hail) & assumed reinsurance)  McE USA Insurance Berhad  Malayasia  Malayasia, general insurance (non-Life)  McE USA Insurance Companies  Malayasia  Malayasia, general insurance don-Life)  See Annex C for listing of State and count licenses  Varbia ACE Insurance Co. Limited EC  Bahrain  Balrain  Balegium, reinsurance  Berinuda  Century International Reinsurance Company  Lommercial Guaranty Assurance Ltd.  Commercial Guaranty Assurance Ltd.  Comporate Officers & Directors Assurance Ltd.  Bermuda  Corporate Officers & Directors Assurance Ltd.  Bermuda  Bermuda, Class 3 insurance  Tries Equity & General Ins Co. Ltd.  Tries Equity & General Ins Co. Ltd.  Tries Equity & General Ins Co. Ltd.  Bermuda  Bermuda  Bermuda, Local and Commercial Insurance  Tries enbruch-Meyer Insurance Services Ltd.  Bermuda  Bermuda  Bermuda, Local and Commercial Insurance  Tries enbruch-Meyer Insurance and Feinsurance, requires Permission of Registrar of Companies before writing Business)  nsurance Company of North America (Philippines Branch)  US  Taiwan, P&C and Acident Insurance  Paget Reinsurance International Ltd.  Bermuda  Bermuda  Bermuda, Local and Commercial Insurance  Taiwan, P&C and Acident Insurance  Paget Reinsurance International Ltd.  Bermuda  Bermuda  Bermuda, Local and Commercial Insurance  Bermuda, Local and Commerc	ACE Seguros S.A.	Chile	Chile, P&C, A&H insurance (all business except Life and
Mexico Mexico, no restrictions; general insurance (P&C Life; A&H Crop & Hail) & assumed reinsurance)  ACE Synergy Insurance Berhad Malaysia Malaysia, general insurance (non-Life)  ACE USA Insurance/Reinsurance Companies United States See Annex C for listing of State and count licenses Malaysia, general insurance (non-Life)  ACE USA Insurance/Reinsurance Companies United EC  Barnadywine Reinsurance Company  Belgium Belgium, reinsurance  Belgium, reinsurance  Belgium, reinsurance  Bermuda (Class 2 insurance & reinsurance)  Contrury International Reinsurance Company Ltd.  Commercial Guaranty Assurance Ltd.  Corporate Officers & Directors Assurance Ltd.  Corporate Officers & Directors Assurance Ltd.  Corporate Officers & Directors Assurance Ltd.  Bermuda  Bermuda, Class 3 insurance  Treisenbruch-Meyer Insurance Services Ltd.  Bermuda  Bermuda Bermuda, Local and Commercial Insurance  Treisenbruch-Meyer Insurance Services Ltd.  Bermuda  Bermuda (Class 2 insurance and reinsurance, requires Permission of Registrar of Companies before writing Business)  Insurance Company, Ltd.  Diplippines, P&C and A&H, excluding bonds insurance  Taiwan, P&C and Accident Insurance  ACE INA UK Limited  UK, Channel Islands insurance & reinsurance - all 18 classes business under EEA directives  Bermuda, Class 2 insurance (captive), class 3 insurance, Reinsurance, general and long term  T. ACE INA Insurance  Indonesia  Bermuda  Bermuda, Insurance  Bermuda Insurance  See attached Annex D for jurisdictions in which licenses are held	ACE Seguros S.A.	Colombia	
Mexico Mexico, no restrictions; general insurance (P&C Life; A&H Crop & Hail) & assumed reinsurance)  ACE Synergy Insurance Berhad Malaysia Malaysia, general insurance (non-Life)  ACE USA Insurance/Reinsurance Companies United States See Annex C for listing of State and count licenses Malaysia, general insurance (non-Life)  ACE USA Insurance/Reinsurance Companies United EC  Barnadywine Reinsurance Company  Belgium Belgium, reinsurance  Belgium, reinsurance  Belgium, reinsurance  Bermuda (Class 2 insurance & reinsurance)  Contrury International Reinsurance Company Ltd.  Commercial Guaranty Assurance Ltd.  Corporate Officers & Directors Assurance Ltd.  Corporate Officers & Directors Assurance Ltd.  Corporate Officers & Directors Assurance Ltd.  Bermuda  Bermuda, Class 3 insurance  Treisenbruch-Meyer Insurance Services Ltd.  Bermuda  Bermuda Bermuda, Local and Commercial Insurance  Treisenbruch-Meyer Insurance Services Ltd.  Bermuda  Bermuda (Class 2 insurance and reinsurance, requires Permission of Registrar of Companies before writing Business)  Insurance Company, Ltd.  Diplippines, P&C and A&H, excluding bonds insurance  Taiwan, P&C and Accident Insurance  ACE INA UK Limited  UK, Channel Islands insurance & reinsurance - all 18 classes business under EEA directives  Bermuda, Class 2 insurance (captive), class 3 insurance, Reinsurance, general and long term  T. ACE INA Insurance  Indonesia  Bermuda  Bermuda, Insurance  Bermuda Insurance  See attached Annex D for jurisdictions in which licenses are held	ACE Seguros S.A.	Ecuador	
A&H Crop & Hail) & assumed reinsurance)  ACE Synergy Insurance Berhad  ACE USA Insurance/Reinsurance Companies  ACE Insurance Co. Limited EC  Bahrain  Saudi Arabia, insurance & reinsurance  Belgium  Belgium, reinsurance  Belgium, reinsurance  Bermuda, (Class 2 insurance & reinsurance)  Commercial Guaranty Assurance Ltd.  Commercial Guaranty Assurance Ltd.  Bermuda  Corporate Officers & Directors Assurance Ltd.  Bermuda  Nigeria, insurance  Bermuda, Local and Commercial Insurance  NA Reinsurance Company, Ltd.  Bermuda  Bermuda, Local and Commercial Insurance  NA Reinsurance Company, Ltd.  Bermuda  Bermuda, Class 2 insurance and reinsurance  Bermuda, Class 2 insurance  Na Reinsurance Company of North America (Philippines Branch)  Insurance Company of North America (Taipei Branch)  ACE INA UK Limited  Limited  Cange Reinsurance  Limited  Bermuda  Local and Commercial Insurance  Bermuda, Class 2 insurance and reinsurance  Bermuda, Class 2 insurance and reinsurance  Bermuda, Local and Commercial Insurance  Bermuda, Local and Commercial Insurance  Bermuda, Class 2 insurance and reinsurance and reinsurance  Bermuda, Class 2 insurance and reinsurance  Permission of Registrar of Companies before writing  Business)  Insurance Company of North America (Philippines Branch)  US Philippines, P&C and A&H, excluding bonds insurance  ACE INA UK Limited  United  Kingdom  Life  Bermuda, Class 2 insurance & reinsurance - all 18 classes  business under EEA directives  Bermuda, Class 2 insurance, general and long term  Indonesia, P&C and A&H license (no restrictions), non-  Life  Bermuda Bermuda Bermuda, Insurance  Bermuda Reinsurance  Bermuda Reinsurance Reinsurance (raptive), class 3 insurance, reinsurance, general and long term  Indonesia, P&C and A&H license (no restrictions), non-  Life  Bermuda Reinsurance  Bermuda Rein	ACE Seguros S.A.	Mexico	
ACE USA Insurance/Reinsurance Companies Arabia ACE Insurance Co. Limited EC Bahrain Saudi Arabia, insurance & reinsurance Belgium Belgium, reinsurance Bermuda Bermuda, (Class 2 insurance & reinsurance)  Commercial Guaranty Assurance Ltd. Bermuda Bermuda Bermuda, (Class 3 insurance Bermuda, Class 3 insurance requires Permission of Registrar of Companies before writing Business) Business Bermuda, Class 2 insurance and reinsurance, requires Permission of Registrar of Companies before writing Business Business Desmuda, Class 2 insurance and reinsurance — all 18 classes Bermuda, Class 3 insurance — all 18 classes Bermuda, Class 5 insurance (captive), class 3 insurance, Bermuda, Class 5 insurance (captive), class 3 insurance, Bermuda, Class 5 insurance (captive), class 3 insurance, Bermuda, Class 6 insurance —	Č		
Arabia ACE Insurance Co. Limited EC  Bahrain Saudi Arabia, insurance & reinsurance  Belgium Belgium, reinsurance  Belgium Belgium, reinsurance  Wikingdom  Bermuda, UK, reinsurance  Bermuda, (Class 2 insurance & reinsurance)  Bermuda, Class 3 insurance  Pereinsenbruch-Meyer Insurance Ltd.  Bermuda Bermuda, Local and Commercial Insurance  Bermuda, Local and Commercial Insurance  Bermuda, Local and Commercial Insurance  Bermuda, Class 2 insurance and reinsurance requires  Permission of Registrar of Companies before writing  Business)  Business)  Business  Business and er EEA directives  Business under EEA directives  Business under EEA directives  Bermuda Bermuda, Class 2 insurance ereinsurance – all 18 classes  Business under EEA directives  Bermuda Bermuda, Reinsurance  Bermuda Reinsurance  Bermuda Reinsurance  Bermuda Reinsurance (captive), class 3 insurance, Reinsurance, general and long term  Indonesia Indonesia, P&C and A&H license (no restrictions), non-  Life  Bermuda Bermuda Insurance	ACE Synergy Insurance Berhad	Malaysia	
Belgium Belgium Belgium, reinsurance SA.N.V.  Brandywine Reinsurance Company SA.N.V.  United Kingdom  Century International Reinsurance Company Ltd.  Bermuda Bermuda, (Class 2 insurance & reinsurance)  Bermuda Bermuda, (Class 2 insurance & reinsurance)  Bermuda Bermuda, Class 3 insurance  Tire, Equity & General Ins Co. Ltd.  Periesenbruch-Meyer Insurance Ltd.  Periesenbruch-Meyer Insurance Services Ltd.  NA Reinsurance Company, Ltd.  Bermuda Bermuda Bermuda, Local and Commercial Insurance  Bermuda, Class 2 insurance and reinsurance  Periesenbruch-Meyer Insurance Insurance  Permission of Registrar of Companies before writing Business)  nsurance Company of North America (Philippines Branch)  US Philippines, P&C and A&H, excluding bonds insurance  ACE INA UK Limited  UK, Channel Islands insurance & reinsurance - all 18 classes  business under EEA directives  Bermuda, (class 2 insurance and reinsurance, requires  Permission of Registrar of Companies before writing Business)  US Taiwan, P&C and Accident Insurance  UK, Channel Islands insurance  UK, Channel Islands insurance & reinsurance - all 18 classes  business under EEA directives  Bermuda, (class 2 insurance (captive), class 3 insurance, requires  Permission of Registrar of Companies before writing Business)  Business)  Business  US Taiwan, P&C and Accident Insurance  UK, Channel Islands insurance & reinsurance - all 18 classes  business under EEA directives  Bermuda, (class 2 insurance (captive), class 3 insurance, peneral and long term  Indonesia, P&C and A&H license (no restrictions), non-  Life  Bermuda Bermuda, Insurance  Bermuda Insurance (captive), class 3 insurance, peneral and long term  Bermuda Insurance (captive), class 3 insurance, peneral and long term  Bermuda Insurance (captive), class 3 insurance, peneral and long term  Bermuda Insurance (captive), class 3 insurance, peneral and commercial Insurance, peneral and long term  Bermuda In	ACE USA Insurance/Reinsurance Companies		
S.AN.V.  Grandywine Reinsurance Co. (UK) Ltd.  Groporate Officers & Directors Assurance Ltd.  Deporate Officers & Directors Assurance Ltd.  Free Sequity & General Ins Co. Ltd.  Na Reinsurance Company, Ltd.  Bermuda  Bermuda, Class 3 insurance  Bermuda, Class 3 insurance  Bermuda, Class 3 insurance  Bermuda, Class 3 insurance  Bermuda, Local and Commercial Insurance  Bermuda, Local and Commercial Insurance  Bermuda, Local and Commercial Insurance  Bermuda, Class 3 insurance and reinsurance  Bermuda, Local and Commercial Insurance  Bermuda, Local and Commercial Insurance  Bermuda, Class 3 insurance and reinsurance  Bermuda, Local and Commercial Insurance  Bermuda, Class 3 insurance and reinsurance  Bermuda, Local and Commercial Insurance  Bermuda, Class 3 insurance and reinsurance, requires  Permission of Registrar of Companies before writing  Business)  US Philippines, P&C and A&H, excluding bonds insurance  VI, Channel Islands insurance  VIK, Channel Islands insurance are reinsurance – all 18 classes business under EEA directives  Bermuda, (class 2 insurance and nog term Insurance (aprive), class 3 insurance, general and long term  Indonesia Indonesia, P&C and A&H license (no restrictions), non-  Life  Stripowners Insurance and Guaranty Co. Limited  Bermuda  Bermuda, Insurance  Bermuda Insurance (aprive), class 3 insurance, general and long term  Indonesia, P&C and A&H license (no restrictions), non-  Life  Bermuda Insurance  Bermuda Insurance  Bermuda Insurance  Bermuda Insurance  Bermuda Insurance  Bermuda Insurance	Arabia ACE Insurance Co. Limited EC	Bahrain	Saudi Arabia, insurance & reinsurance
Kingdom   Bermuda   Bermuda   Bermuda   Bermuda   Class 2 insurance & reinsurance)	Brandywine Reinsurance Company S.AN.V.	Belgium	Belgium, reinsurance
Kingdom   Bermuda   Bermuda   Bermuda   Bermuda   Class 2 insurance & reinsurance)	Brandywine Reinsurance Co. (UK) Ltd.	United	UK, reinsurance
Commercial Guaranty Assurance Ltd.  Corporate Officers & Directors Assurance Ltd.  Nigeria  Nigeria  Nigeria  Nigeria, insurance  Bermuda, Local and Commercial Insurance  Bermuda, Class 2 insurance and reinsurance, requires  Permission of Registrar of Companies before writing  Business)  Insurance Company of North America (Philippines Branch)  ACE INA UK Limited  Corporate Officers & Directors Assurance and reinsurance, requires  Permission of Registrar of Companies before writing  Business)  US  Taiwan, P&C and A&H, excluding bonds insurance  ACE INA UK Limited  UK, Channel Islands insurance & reinsurance – all 18 classes  Kingdom  Interpid Re Limited  Bermuda  Bermuda, (class 2 insurance & reinsurance – all 18 classes  Bermuda Bermuda, Reinsurance  Permission of Registrar of Companies before writing  Business)  US  Taiwan, P&C and Accident Insurance  UK, Channel Islands insurance & reinsurance – all 18 classes  Bermuda Bermuda, Reinsurance  Permission of Registrar of Companies before writing  Business  Business  US  Taiwan, P&C and Accident Insurance  Indonesia Bermuda, Reinsurance (captive), class 3 insurance,  Reinsurance, general and long term  Indonesia Indonesia, P&C and A&H license (no restrictions), non-  Life  RIYAD Insurance Co. Ltd.  Bermuda  Bermuda  Bermuda Insurance  See attached Amnex D for jurisdictions in which licenses  See attached Amnex D for jurisdictions in which licenses are held  Experimental America (Taipei Branch)  Nigeria  N		Kingdom	
Bermuda   Bermuda   Class 3 insurance	Century International Reinsurance Company Ltd.		Bermuda, (Class 2 insurance & reinsurance)
Fire, Equity & General Ins Co. Ltd.  Nigeria Preisenbruch-Meyer Insurance Ltd.  Na Reinsurance Services Ltd.  Na Reinsurance Company, Ltd.  Na Reinsurance Company, Ltd.  Na Reinsurance Company of North America (Philippines Branch)  Insurance Company of North America (Taipei Branch)  ACE INA UK Limited  Na Limited  Paget Reinsurance International Ltd.  Paget Reinsurance  P			
Freisenbruch-Meyer Insurance Ltd.  Bermuda Bermuda, Local and Commercial Insurance Bermuda, Local and Commercial Insurance Bermuda, Local and Commercial Insurance Remuda, Local and Commercial Insurance Bermuda, I.ocal and Commercial Insurance Remuda, I.ocal and Commercial Insurance Bermuda, (Class 2 insurance and reinsurance, requires Permission of Registrar of Companies before writing Business) Insurance Company of North America (Philippines Branch) Insurance Company of North America (Taipei Branch) Insurance Company of North America (Philippines Branch) Insurance Company		Bermuda	Bermuda, Class 3 insurance
Bermuda Bermuda, Local and Commercial Insurance NA Reinsurance Company, Ltd.  Bermuda Bermuda, (Class 2 insurance and reinsurance, requires Permission of Registrar of Companies before writing Business) Insurance Company of North America (Philippines Branch) Insurance Company of North America (Taipei Branch)  WE Philippines, P&C and A&H, excluding bonds insurance Taiwan, P&C and Accident Insurance  UK, Channel Islands insurance & reinsurance — all 18 classes business under EEA directives  Bermuda Bermuda, (Class 2 insurance & reinsurance — all 18 classes business under EEA directives  Bermuda Bermuda, (class 2 insurance (captive), class 3 insurance, Reinsurance — all 18 classes business under EEA directives  Bermuda Bermuda, (class 2 insurance (captive), class 3 insurance, Reinsurance, general and long term  Indonesia Indonesia, P&C and A&H license (no restrictions), non-Life  Bermuda Bermuda, Insurance  StryAD Insurance Co. Ltd.  Bermuda Bermuda Insurance  Bermuda Insurance  Syndicate 2488 at Lloyd's  United Kingdom  We attached Annex D for jurisdictions in which licenses are held		. 6	
Bermuda Bermuda, (Class 2 insurance and reinsurance, requires Permission of Registrar of Companies before writing Business)  Insurance Company of North America (Philippines Branch)  ACE INA UK Limited  United Kingdom  Interpid Re Limited  Paget Reinsurance International Ltd.  Paget Reinsurance  Paget Reinsurance  Indonesia  Paget Reinsurance  Indonesia  Paget Reinsurance  Indonesia, P&C and A&H license (no restrictions), non-Life  Bermuda  Bermuda, (class 2 insurance (captive), class 3 insurance, Reinsurance  Bermuda, (class 2 insurance (captive), class 3 insurance, Reinsurance, general and long term  Indonesia  RIYAD Insurance  Shipowners Insurance and Guaranty Co. Limited  Bermuda  Bermuda Bermuda, Insurance  Bermuda Insurance  See attached Annex D for jurisdictions in which licenses are held			
Permission of Registrar of Companies before writing Business)  Insurance Company of North America (Philippines Branch)  ACE INA UK Limited  Insurance Limited  Paget Reinsurance International Ltd.  Paget Reinsurance  Paget Reinsurance  Indonesia  Paget Roy Insurance  Indonesia  Paget Roy Insurance  Indonesia  RIYAD Insurance  Shipowners Insurance and Guaranty Co. Limited  Syndicate 2488 at Lloyd's  Philippines, P&C and A&H, excluding bonds insurance  UK, Channel Islands insurance & reinsurance – all 18 classes business under EEA directives  Bermuda  Bermuda, Reinsurance  Bermuda, (class 2 insurance (captive), class 3 insurance, Reinsurance, general and long term  Indonesia, P&C and A&H license (no restrictions), non-Life  Bermuda  Bermuda  Bermuda Insurance  See attached Annex D for jurisdictions in which licenses are held  Kingdom			
Taiwan, P&C and Accident Insurance  ACE INA UK Limited  United Kingdom business under EEA directives  Entrepid Re Limited  Paget Reinsurance International Ltd.  Paget Reinsurance International Ltd.  Paget Reinsurance  Paget Reinsurance  Paget Reinsurance  Paget Reinsurance International Ltd.  Bermuda Bermuda, Reinsurance (captive), class 3 insurance, Reinsurance, general and long term  PT. ACE INA Insurance  Indonesia Indonesia, P&C and A&H license (no restrictions), non-Life  RIYAD Insurance Co. Ltd.  Bermuda Bermuda, Insurance  Shipowners Insurance and Guaranty Co. Limited  Bermuda Bermuda Insurance  Syndicate 2488 at Lloyd's  United Kingdom See attached Annex D for jurisdictions in which licenses are held			Permission of Registrar of Companies before writing Business)
ACE INA UK Limited  United Kingdom business under EEA directives  Bermuda Bermuda, Reinsurance  Paget Reinsurance International Ltd.  Bermuda Bermuda, (class 2 insurance (captive), class 3 insurance, Reinsurance, general and long term  PT. ACE INA Insurance  Indonesia Indonesia, P&C and A&H license (no restrictions), non-Life  RIYAD Insurance Co. Ltd.  Bermuda Bermuda, Insurance  Shipowners Insurance and Guaranty Co. Limited  Bermuda Bermuda Insurance  Syndicate 2488 at Lloyd's  United Kingdom See attached Annex D for jurisdictions in which licenses are held			Philippines, P&C and A&H, excluding bonds insurance
Kingdom business under EEA directives  Bermuda Bermuda, Reinsurance  Paget Reinsurance International Ltd.  Bermuda Bermuda, (class 2 insurance (captive), class 3 insurance, Reinsurance, general and long term  PT. ACE INA Insurance  Indonesia Indonesia, P&C and A&H license (no restrictions), non-Life  RIYAD Insurance Co. Ltd.  Bermuda Bermuda, Insurance  Shipowners Insurance and Guaranty Co. Limited  Bermuda Bermuda Insurance  Syndicate 2488 at Lloyd's  United Kingdom See attached Annex D for jurisdictions in which licenses are held	Insurance Company of North America (Taipei Branch)	US	
Kingdom business under EEA directives  Bermuda Bermuda, Reinsurance  Paget Reinsurance International Ltd.  Bermuda Bermuda, (class 2 insurance (captive), class 3 insurance, Reinsurance, general and long term  PT. ACE INA Insurance  Indonesia Indonesia, P&C and A&H license (no restrictions), non-Life  RIYAD Insurance Co. Ltd.  Bermuda Bermuda, Insurance  Shipowners Insurance and Guaranty Co. Limited  Bermuda Bermuda Insurance  Syndicate 2488 at Lloyd's  United Kingdom See attached Annex D for jurisdictions in which licenses are held	ACE INA UK Limited		UK, Channel Islands insurance & reinsurance – all 18 classes of
Paget Reinsurance International Ltd.  Bermuda Bermuda, (class 2 insurance (captive), class 3 insurance, Reinsurance, general and long term Indonesia RIYAD Insurance Co. Ltd.  Bermuda Bermuda, Insurance Bermuda, Insurance Bermuda, Insurance Bermuda Insurance Bermuda Insurance Bermuda Insurance Syndicate 2488 at Lloyd's  United Kingdom See attached Annex D for jurisdictions in which licenses are held			business under EEA directives
Reinsurance, general and long term  PT. ACE INA Insurance  Indonesia Indonesia, P&C and A&H license (no restrictions), non-Life  RIYAD Insurance Co. Ltd.  Bermuda Bermuda, Insurance  Bermuda Insurance  Syndicate 2488 at Lloyd's  United Kingdom See attached Annex D for jurisdictions in which licenses are held	Intrepid Re Limited		
PT. ACE INA Insurance Indonesia Indonesia, P&C and A&H license (no restrictions), non-Life  RIYAD Insurance Co. Ltd. Bermuda Bermuda, Insurance Shipowners Insurance and Guaranty Co. Limited Bermuda Bermuda Insurance Syndicate 2488 at Lloyd's United Kingdom See attached Annex D for jurisdictions in which licenses are held	Paget Reinsurance International Ltd.	Bermuda	
Shipowners Insurance and Guaranty Co. Limited  Bermuda Insurance  Syndicate 2488 at Lloyd's  United See <b>attached Annex D</b> for jurisdictions in which licenses are held	PT. ACE INA Insurance	Indonesia	Indonesia, P&C and A&H license (no restrictions), non-
Syndicate 2488 at Lloyd's  United See <b>attached Annex D</b> for jurisdictions in which licenses Kingdom are held	RIYAD Insurance Co. Ltd.		
Kingdom are held	Shipowners Insurance and Guaranty Co. Limited		
	Syndicate 2488 at Lloyd's		
	ACE Life Assurance Company Limited		

# ANNEX A

## **Licenses for Certain ACE Capital RE Companies**

NAME OF	STATE OF	LICENSES	ACCREDITED OR APPROVED
INSURER/ REINSURER	DOMICILE		REINSURER
I (SOIDI) IEI (SOIEI	DOMESTEE		REINSCREIN
ACE Guaranty Corp.	Maryland	Alaska – Casualty & Surety	Alaska
	,	Arkansas – Credit & Surety	Colorado
		California – Surety & Credit	Illinois
		Colorado - Fidelity, Surety & Credit	North Carolina
		Connecticut – Financial Guaranty (mono-line)	Pennsylvania
		District of Columbia – Financial Guaranty, Surety &	Texas
		Credit	
		Florida – Financial Guaranty, Surety, Credit &	Wisconsin
		Mortgage Guaranty	
		Hawaii – Casualty & Surety	Bermuda
		Idaho - Casualty (excluding Workers' Compensation) &	Mexico (registered foreign
		Surety (including Fidelity)	reinsurer)
		Kansas – Fidelity, Surety, Forgery Bonds & Credit	
		Kentucky – Surety & Credit	
		Maryland – Casualty (not including Vehicle Liability,	
		Mortgage Guaranty & Workers' Compensation) &	
		Surety	
		Massachusetts – Fidelity, Surety & Credit	
		Michigan – Credit, Surety & Fidelity	
		Missouri – Fidelity & Surety	
		Nebraska – Surety, Credit & Financial Guaranty	
		New York – Fidelity & Surety, Credit, Residual Value &	
		Financial Guaranty	
		North Carolina – Fidelity & Surety	
		North Dakota – Casualty	
		Ohio – Financial Guaranty, Surety & Credit	
		Oklahoma – Surety & Casualty (including vehicle)	
		Oregon – Casualty (excluding Workers' Compensation)	
		& Surety	
		Pennsylvania – Fidelity, Surety & Credit	
		Rhode Island – Surety, Credit & Financial Guaranty	
		South Carolina - Casualty & Surety	
		Tennessee – Casualty & Surety	
		Texas – Fidelity, Surety & Credit	
		Utah – Surety & Credit Guarantee	
		Virginia – Surety & Credit	
		Washington – General Casualty & Surety	

#### ANNEX A Cont'd

### **Licenses for Certain ACE Capital Re Companies**

NAME OF INSURER/REINSURER	STATE OF DOMICILE	LICENSES	ACCREDITED OR APPOVED REINSURER
ACE Risk Assurance Company	Maryland	Maryland – Surety Insurance	None
ACE Capital Title Reinsurance Company	New York	Michigan – Title Insurance	Connecticut Florida Louisiana Maryland North Carolina South Catrolina Virginia
ACE Capital Mortgage Reinsurance Company	New York	New York – Title Insurance  Texas – Title Insurance and Reinsurance on all lines authorized to be written on a direct basis  New York – Mortgage Guaranty Insurance  District of Columbia	Illinois Wisconsin California
	New York	lines authorized to be written on a direct basis  New York – Mortgage Guaranty Insurance	

Accredited Reinsurer status – if an insurance company has accredited reisurer status in a particular state, domestic cedents in that state may take financial statement credit for reinsurance ceded to such accredited reinsurer, as an asset or a deduction from liability. Therefore, if an unlicensed reinsurer has accredited reinsurance status in a state, it does not need to collateralize its obligations to cedents in that state.

An insurer with only accredited reinsurer status in a particular state may not write direct insurance business in that state.

A company with an insurance license can also reinsure the lines of business that it is authorized to write directly.

### ANNEX B

ACE Insurance S.A.-N.V. has insurance and reinsurance licenses in the following countries:

- \* Austria
- \* Belgium
- \* Denmark
- \* Finland
- \* France
- \* Germany
- \* Ireland
- \* Italy
- \* Malta
- \* Netherlands
- \* Norway
- \* Spain
- \* Sweden
- \* Switzerland
- \* United Kingdom

ACE INA UK Limited has insurance and reinsurance licenses in the following countries:

- \* Austria
- \* Belgium
- \* Denmark
- \* Finland
- \* France
- \* Germany
- \* Gilbraltar
- \* Ireland
- \* Italy
- \* Netherlands
- \* Norway
- \* Spain
- \* Sweden
- \* United Kingdom

# ANNEX C

	COMPANY / LICENSE BY STATE																																							T O TAL
State of	As of February 2004		A L	A A	A	C C	C T	D I	F C L	G I	H I	I	I I N A	KI	K L Y A	M I	M M D A	M M	M	M M O T	M N Γ E	N N V H	N	N N M Y	N C	N O	O K	O I	P R	S	S T D N	T	у Г Т	V A	W V	V W	W Y	P UR	U G	j J
Dom																																						\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	V A I M	1
PA	ACE American Insurance Company	AAI	X	x x	X	x x	X	X Z	x x	X	x x	x	x x	<b>x</b>	x x	X	x x	x x	x	X X	x x	x x	X	x x	x	X	x x	<b>X</b>	x x	X	x x	X Z	x x	X	x x	X	x	X X	ž.	53
TX	ACE American Lloyds Insurance Company	ALI																														X								1
PA	ACE American Reinsurance Company	AAR	X	x x	X	x x	x	x Z	x x	X	x x	X	x x	<b>x</b>	x x	X	x x	x x	X	x x	x	x x	X	x x	x	X :	x x	<b>x</b>	x x	X	x x	X Z	x x	X	x x	x	X			51
PA	ACE Employers Insurance Company	AEE	X					X	X	X														X			X	1	X		X	2	K							9
PA	ACE Fire Underwriters Insurance Company	AFU	X	x x	X	x x	X	X Z	x x	X	x x	X	x x	<b>x</b>	x x	X	x x	x x	X	x x	x	x x	X	x x	X	X	x x	<b>x</b>	x x	X	x x	X 2	X	X	x x	X	X			51
UK	ACE INA UK Limited	AIU	w	w		w		w		w		w		7 <b>w</b>			w			w	w		w	w	v w	,	W	w	w	w	ww	w	w		w v	v w	w			33
PA	ACE Indemnity Insurance Company	AII		x x	Z	x x	x	X Z	x x	X	x x	X	x x	<b>x</b>	x x	P	x x	x x	X	x x	XX	P	X	x x		$\mathbf{Z}$	x Z	<b>X</b>	x x	X	X	X Z	x x	X	x x	X	X			45
IL	ACE Insurance Company of Illinois	AIL										X																												1
OH	ACE Insurance Company of Ohio	AOH																									X													1
TX	ACE Insurance Company of Texas	ATX																						X			X					X								3
IN	ACE Insurance Company of the Midwest	AMW											X																											1
PA	ACE Property and Casualty Insurance Co	APC	X	x x	X	x x	x	X Z	x x	X	x x	x	x x	<b>x</b>	x x	X	x x	x x	X	x x	x	x x	X	x x	x	X	x x	X :	x x	X	x x	X Z	x x	X	x x	X	x	X		52
CA	Allied Insurance Company	ALD				X																																		1
NJ	Atlantic Employers Insurance Company	AEI																					X														T			1
PA	Bankers Standard Fire and Marine Company	BFI	X		X	X		X Z	x x	X	X		X		x		X	X	X	X X	x x	X		X		X	X	<b>X</b>	x		x x	X 2	x x							27
PA	Bankers Standard Insurance Company	BSI	X	x x	X	x x	X	X Z	x x	X	x x	X	x x	<b>x</b>	x x	P	x x	x x	X	X X	x	x x	X	x x	X	X	x x	<b>X</b>	x x	X	x x	X 2	x x	X	X X	X	. x			50
PA	Century Indemnity Company (inactive)	CIC	X	x x	X	x x	X	X Z	x x	X	x x	X	x x	<b>x</b>	x x	X	x x	x x	X	X X	x	x x	X	x x	X	X	x x	<b>X</b>	x x	X	x x	X 2	x x	X	X X	X	. x			51
PA	Century Reinsurance Company (inactive)	CRI	X		X	X		X	X	X	x x		x x	X	X		x x		X			x x		X			X		x			1 1 -	X		x		T			25
IL	Illinois Union Insurance Company	IUI	w	x w	w	ww	w	w	w	w	w w	<b>x</b>	w	7 <b>w</b>	w w	w	ww	w	w	w	v x	ww	w	w	v w	w	w	w	ww	w	ww	w	v w	w	w	v w	w			3
PA	INA Surplus Insurance Company	DRE		w								w									w								X											1
PA	Indemnity Insurance Co of North America	IND	X	x x	X	x x	X	X Z	x x	X	x x	x	x x	<b>x</b>	x x	X	x x	x x	X	x x	x	x x	X	x x	x	X	x x	X :	x x	X	x x	X Z	x x	X	x x	X	x	X X	K	53
TX	Industrial Underwriters Insurance Company	IUW			X	X					x x				X				X	X	X	X					X	X				X 2	K		X					13
PA	Insurance Company of North America	INA	X	x x	X	x x	X	X Z	x x	X	x x	x	x x	<b>x</b>	x x	X	x x	x x	X	X X	X	x x	X	x x	X	X :	x x	X	x x	X	x x	X Z	x x	X	X X	X	X	X	Х	x 53
TX	Oakbrook Mutual Insurance Company	ICN																														X								1
PA	Pacific Employers Insurance Company	PEI	X	x x	X	x x	X	X Z	x x	X	x x	x	x x	<b>x</b>	x x	X	x x	x x	X	X X	X	x x	X	x x	X	X :	x x	X	x x	X	x x	X Z	x	X	X X	X	X	7	K	52
NY	Westchester Fire Insurance Company	WFI	X	x x	X	x x	X	X Z	x x	X	x x	x	x x	<b>x</b>	x x	X	x x	x x	X	X X	X	x x	X	x x	X	X :	x x	X	x x	X	x x	X Z	x x	X	X X	X	X	X X	x x	53
GA	Westchester Surplus Lines Insurance Co	WSL	w	w	w	ww	w	w	w w	x	w w	w	w	7 w	ww	w	w	w	w	w	v w	w	w	w	w	w	w	w	w	w	ww	w	v w	w	w v	v w	w	w	2	1
PA	ACE American Insurance Company	AA1	X	x x	X	x x	X	X Z	x x	X :	x x	X	X X	<b>X</b>	x x	X	x x	x x	X	X X	X	x x	X	X X	X	X	x x	X :	x x	X	x x	X 2	X	X	X X	x	X	X X		53

x=licensed company; w="white listed" for surplus lines; p=pending; z=licensed, but no active filings

Companies Licensed in the New York Free Trade Zones Are:

ACE American Insurance Company Westchester Fire Insurance Company



#### ANNEX D

Listed below are the territories in which Lloyd's is licensed or eligible to undertake insurance business. The licences and eligibility relate to direct insurance reinsurance business can be undertaken in these and many other territories.

The table reflects the general position in the country concerned and does not necessarily cover all classes of business.

Anguilla Greece New Zealand
Antigua Grenada Norway

Australia Guernsey Papua New Guinea

AustriaHong KongPortugalBahamasIcelandSingaporeBarbadosIrelandSouth AfricaBelgiumIsle of ManSpain

Belize Israel St. Kitts & Nevis

Bermuda Italy St. Lucia
British Virgin Islands Jamaica St. Vincent

Canada Japan Sweden
Cayman Islands Jersey Switzerland

Cyprus Liechtenstein Trinidad & Tobago

Denmark Luxembourg UK

DominicaMalawiUS Virgin IslandsFinlandMaltaUSA - IllinoisFrance (& territories)\*MauritiusUSA - KentuckyGambia\*MonacoUSA - other states

Germany Namibia Vanuatu
Gibraltar Netherlands Zimbabwe

France and its overseas departments, territories and territorial collectives Licensed for motor business only Through Lloyd's Japan Inc. only Lloyd's is an eligible surplus lines insurer in the US. It is also an accredited reinsurer in all states except Michigan and Kansas.



### February 2004

Lloyd's is specifically registered or licensed to write reinsurance business in the following territories:

Labuan Venezuela Mexico

Ecuador Colombia

## For more detailed information about Lloyd's licensing position please contact:

Market Services, Worldwide Markets

Tel: 020 7327 6677 or Email: <a href="mailto:overseas.helpdesk@lloyds.com">overseas.helpdesk@lloyds.com</a>