



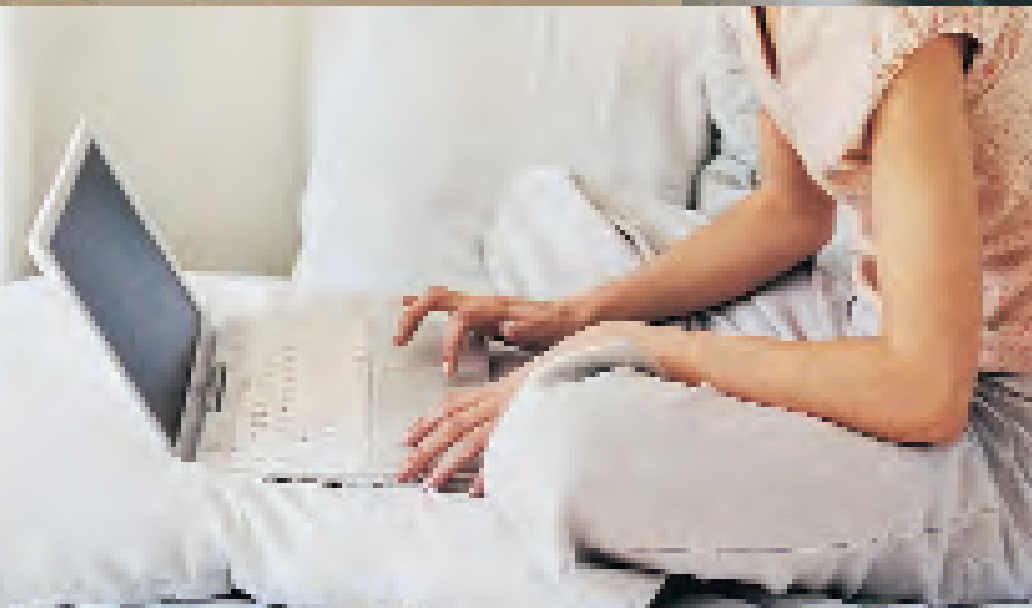
**ace europe**

INSURING PROGRESS<sup>SM</sup>

A decorative graphic consisting of a yellow rectangle above a purple rectangle, both partially overlapping a horizontal purple band.

## Mobile Technology Protection





A background image showing a group of business professionals in a meeting. A woman with dark hair is in the foreground on the left, looking towards the right. Behind her, a man in a suit and tie is also looking right. On the far right, another man with glasses is visible, looking towards the center. The scene is lit with warm, golden light, suggesting an indoor office or conference room setting.

## Innovation, Growth & Stability

The challenge for companies is to bring to the market a stream of new and improved added value products and services that enable the business to achieve higher margins and engender customer loyalty.

Innovation – the successful exploitation of new ideas – incorporating new technologies, design and best practice is the key business process that enables successful Companies to compete effectively.

ACE European Group offers its clients innovative insurance products and solutions, driving revenue growth and profitability. Part of the ACE Group of Companies, ACE European Group Limited is rated A+ (Strong) with Standard & Poors and A+ (Superior) with AM Best (2005)

**ACE Mobile Technology Protection** provides manufacturers, retailers and network operators with innovative protection products for their customers.

The consumer electronics industry continues to provide a vast range of competing products led by cutting edge technology and rapidly changing lifestyle demands. ACE Mobile Technology Protection provides a range of financial services to its clients, centred on the protection of electronic devices. Protection programmes for consumer electronics which cover perils such as accidental damage and theft, often underpin a business model by providing additional client income whilst enhancing customer loyalty.

By incorporating ACE Mobile Technology Protection products, ACE European Group clients have:

- Complemented existing consumer offerings
- Expanded product distribution
- Enhanced customer loyalty
- Increased non-core revenue and profitability

### **How can ACE Mobile Technology Protection benefit your customers?**

These days, we can't afford to be without our mobile phone, laptop, PDA or MP3 Players. So how do we cope with the cost of replacing or repairing these essential devices should they be stolen or damaged? Between November 2002 and December 2003, phone networks in the UK blocked 1.2 million mobile phones after being lost or stolen (National Mobile Phone Crime Unit). Robberies in the UK increased by 6% when comparing the last quarter of 2005 with the same period in 2004, with the theft of mobile phones and iPods from children and teenagers thought to be chiefly to blame (bbc.co.uk).

Many mobile devices are damaged as a result of minor accidents. This can often lead to expensive repair bills or the cost of a new replacement.

ACE Mobile Technology Protection insurance products cover the cost of replacing or repairing these devices, offering comprehensive protection and cover at home and abroad against theft and damage. Protection programmes encompass a wide range of personal devices including:

- Mobile Phones
- Laptops
- PDAs
- PCs
- Portable Gaming Media
- MP3 Players
- Digital Cameras

Our expertise in underwriting, marketing, operations and compliance all blend to deliver successful insurance programmes through a range of sales channels encompassing:

- Retail
- Internet
- Direct Marketing
- Promotional Campaigns

In addition to underwriting conventional consumer electronics insurance, ACE's insurance and re-insurance expertise can be utilised by clients to engineer efficient risk sharing financial structures to maximise client profitability. ACE can facilitate financial solutions in many scenarios, for domestic and cross border consumer protection programmes.

### **Why Partner with ACE European Group?**

- ACE employees are thoroughly familiar with local markets, insurance requirements and customs.
- With a global presence, ACE can accommodate clients expanding into new markets.
- Centralised technology ensures consistent, reliable information for timely and accurate decision making.



- Our ability to share information quickly and efficiently offers immediate access to new product ideas, capacity, our worldwide network and successful marketing initiatives.
- ACE underwrites consumer electronic insurance programmes in 10 European countries as well as in Latin America, Asia, Australia and New Zealand.

### We are where our clients are...

At ACE we are committed to providing you with excellent service. Our Personal Lines team pro-actively manages its pan-European corporate relationships.

We are driven by:

- Listening to client and producer needs
- Developing competitive, flexible products to meet those needs
- Fostering a customer-focused culture
- Continually improving our product and service capabilities

## Key Contacts

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