

The ARM National Service Standards were developed as a roadmap for providing superior service in a uniform manner to define both what our goals are and how we hope to reach them.

An integral part of ascertaining the “how” involves measuring our service performance results. To this end, this document contains goals that lend themselves to metrics and measurement within our organization. These standards show the timelines that we wish to achieve in our business relationships with you, our clients.

As our business, clients and brokers’ needs evolve, the service we provide must also evolve to keep pace with the industry and changing expectations. By their nature, these goals and the service we provide need to be ongoing and ever changing.

Why set service standards?

- To excel as a service provider
- To exceed customer expectations

Service standards support execution of best practices which meet the critical needs of our clients and brokers. Our clear understanding of customer needs is imperative to meeting those needs with timeliness, accuracy and completeness. Additionally, service standardization does not preclude customization of standards for business reasons or to better suit our clients and brokers’ needs.

Of course, we also depend upon you in order to meet these goals. For example, we cannot quote on an incomplete submission. Additionally, we cannot complete an audit without the insured’s cooperation, nor can we properly complete a legal agreement or issue the policy without all proper underwriting information.

What are the critical needs of our customers?

Our customers need timely and accurate service and response from our underwriting and support staff in areas of administration, pre-sale and post-sale.

National Service Standards

Unless noted, standards refer to length of time from program effective date. All timeframes are stated in business days.

The National Standards represent internal objectives that ARM sets for itself, and these are the standards against which we will assess all of our branch offices. You can be sure that each of our branches will be expected to do their best to achieve these aims, and will be recognized for achieving them.

These guidelines do not represent any type of contractual obligation to you or to the insured, as they are simply the internal objectives that ARM strongly encourages its own staff to work towards. You need to review the legal contracts and insurance policies for a particular account to determine the insured’s rights and responsibilities. However, you and your clients will benefit from our National Standards, because we will always be aiming to reach these goals so as to better serve you both.

Our National Service Standards are as follows:

1. Submission Clearance – Within 24 hours of receipt of new submissions
2. Premium Billing – Within 10 days of effective date
3. Produce and distribute Legal Agreement for signature by client – Within 30 days of effective date
4. Obtain signed Legal Agreement from client – Within 60 days of distribution date
5. Issue and Mail Policy – Within 60 days of effective date
6. Conduct Premium Audit and produce Report of Audit – Within 150 days of policy expiration

In order to excel as a service provider, ACE Risk Management relies heavily on the joint partnership we undertake with our clients and brokers. The timeliness and accuracy of supplied information will position ARM to exceed expectations.

ACE Risk Management is a division of ACE USA, the retail U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at www.ace-ina.com.

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