

E Responsibilities of the Board		Source Document/ Location of Information	Yes / No	Points	REMARKS
E.1	Clearly defined board responsibilities and corporate governance policy				
E.1.1	Are the roles and responsibilities of the board of directors/commissioners clearly stated ?	<p>Source:</p> <p>ACE Limited Corporate Governance Guidelines #2 Leadership of the Board, page 2 #3 Director Responsibilities, pages 2-3 http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights#STS=g76fwhds.1ach</p> <p>Organizational Regulations of ACE Limited; Board of Directors pages 5-10 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights</p>	Y	1	
E.1.2	Are the types of decisions requiring board of directors/commissioners' approval disclosed ?	<p>Source:</p> <p>Organizational Regulations of ACE Limited; Board of Directors pages 5-10 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights</p>	Y	1	
E.1.3	Does the company disclose its corporate governance policy / board charter?	<p>Source:</p> <p>ACE Limited Corporate Governance Guidelines http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights#STS=g76fwhds.1ach</p> <p>Organizational Regulations of ACE Limited; Board of Directors pages 5-10 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights</p>	Y	1	

E Responsibilities of the Board		Source Document/ Location of Information	Yes / No	Points	REMARKS
E.2	Code of ethics or conduct				
E.2.1	Does the company have a code of ethics or conduct?	Source: Integrity First: The ACE Code of Conduct http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights#STS=g76fwhds.1ach ACE Ethics Hotline http://www.acegroup.com/Contact-ACE/ACE-Ethics-Helpline.html	Y	1	
E.2.2	Are the details of the code of ethics or conduct disclosed?	Source: Integrity First: The ACE Code of Conduct http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights#STS=g76fwhds.1ach ACE Ethics Hotline http://www.acegroup.com/Contact-ACE/ACE-Ethics-Helpline.html	Y	1	
E.2.3	Does the company disclose that all directors/commissioners, senior management and employees are required to comply with the code?	Source: Integrity First: The ACE Code of Conduct The Code applies to everyone, page 1 http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights#STS=g76fwhds.1ach	Y	1	
E.2.4	Does the company disclose how it implements and monitors compliance with the code of ethics or conduct?	Source: ACE Ethics Hotline http://www.acegroup.com/Contact-ACE/ACE-Ethics-Helpline.html Integrity First: The ACE Code of Conduct - Raising Questions and Concerns http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights#STS=g76fwhds.1ach	Y	1	

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E.3	Corporate Vision/Mission				
E.3.1	Does the board of directors/commissioners periodically review and approve the vision and mission?	Source: Organizational Regulations of ACE Limited; Board of Directors pages 5-10 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.4	Board Structure & Composition				
E.4.1	Does the board of directors/ commissioners comprise at least five members and no more than 12 members? (i.e., between 5 - 12 members)	Source: Articles of Association of ACE Limited, page 15 B. Board of Directors, Article 17. Election, Constitution and Indemnification "a) The Board of Directors shall consist of 3 to 20 members...." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.4.2	Do independent, non-executive directors/commissioners number at least three <u>and</u> make up more than 50% of the board of directors/commissioners?	Source: ACE Limited Corporate Governance Guidelines 1. Director Qualification Standards, page 1 "a. At least 75% of the members of the Board must qualify as independent directors...." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.4.3	Does the company provide a definition of independence in its Annual Report?	Source: ACE Limited Annual Report 2012 Part. III, Item 10. Directors, Executive Officers and Corporate Governance, page 108 Categorical Standards for Director Independence (consisting of 4 pages) http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-reportsannual	Y	1	

		Source Document/ Location of Information	Yes / No	Points	REMARKS
E Responsibilities of the Board					
E.4.4	Are the independent directors/commissioners independent of management and major/ substantial shareholders?	Source: 2013 ACE Proxy Statement, page 44 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.4.5	Does the company have a term limit of nine years or less for its independent directors/commissioners?		N	0	
E.4.6	Has the company set a limit of five board seats in publicly-listed companies that an individual director/commissioner may hold simultaneously?		N	0	
E.4.7	Does the company have any independent directors/commissioners who serve on more than five boards of publicly-listed companies?	No. See 2013 ACE Proxy Statement - Board Member Biographies, pages 10-15. http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	N	1	
E.4.8	Does the company have any executive directors who serve on more than two boards of listed companies outside of the group?	No. See 2013 ACE Proxy Statement - Board Member Biographies, pages 10-15. http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	N	1	
E.5	Skills and Competencies				
E.5.1	Does at least one non-executive director/commissioner have prior working experience in the major industry the company is operating in?	Source: 2013 ACE Proxy Statement, Agenda Item No. 1: Election of Directors, pages 10-15 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.5.2	Does the company disclose a board of directors/commissioners diversity policy?	Source: ACE Limited Corporate Governance Guidelines 1. Director Qualification Standards, page 1 "d. xx The Nominating and Governance Committee shall consider diversity in professional experience, skills, expertise, education, xx" http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	

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E.6	Board Chairman				
E.6.1	Do different persons assume the roles of chairman and CEO?	Source: Evan Greenberg Chairman and Chief Executive Officer ACE Limited http://www.acegroup.com/About-ACE/Executive-Team/Executive-Team.html	N/A	0	
E.6.2	Is the chairman a non-executive director/commissioner?	No. But Lead Director is. Source: 2013 ACE Proxy Statement "Board Leadership Structure", page 45 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	N	0	
E.6.3	Is the chairman an independent director/commissioner?	No. But Lead Director is. Source: 2013 ACE Proxy Statement "Board Leadership Structure", page 45 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	N	0	
E.6.4	Is the chairman the current or immediate past CEO?	Yes. Source: 2013 ACE Proxy Statement "Board Leadership Structure", page 45 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y		
E.6.5	Are the role and responsibilities of the chairman disclosed?	Yes. Organizational Regulations, Section 3, page 10 For Lead Director responsibilities, see Section 4, pages 10-11 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	

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E.7	Board meetings and attendance				
E.7.1	Are the board of directors/commissioners meetings scheduled before or at the beginning of the year?		N	0	
E.7.2	Does the board of directors/commissioners meet at least six times per year?	Source: Not 6 times but 5 times a year See 2013 ACE Proxy Statement "The Board of Directors", page 44 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	N	0	
E.7.3	Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year?	Source: 2013 ACE Proxy Statement "The Board of Directors", page 44 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.7.4	Does the company require a minimum quorum of at least 2/3 for board decisions?	Source: Organizational Regulations of ACE Limited; Board of Directors page 9 Section 26.1 (at least a majority of the board) http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.7.5	Did the non-executive directors/commissioners of the company meet separately at least once during the year without any executives present?	Source: 2013 ACE Proxy Statement "Corporate Governance - Executive Sessions of Directors", page 42 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.8	Orientation Programme for New Directors				
E.8.1	Does the company have orientation programmes for new directors/commissioners?	Source: ACE Limited Corporate Governance Guidelines 7. Director Orientation and Continuing Education, page 4 "The Company will conduct, or provide access to, appropriate orientation for <u>new directors</u> , and ongoing programs for existing directors, xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	

E Responsibilities of the Board		Source Document/ Location of Information	Yes / No	Points	REMARKS
E.9	Director Training				
E.9.1	Does the company have a policy that encourages directors/commissioners to attend on-going or continuous professional education programmes?	Source: ACE Limited Corporate Governance Guidelines 7. Director Orientation and Continuing Education, page 4 "The Company will conduct, or provide access to, appropriate orientation for new directors, and <u>ongoing programs for existing directors</u> , xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.9.2	Does the company have a policy that encourages directors/commissioners to attend on-going or continuous professional education programmes?	Source: ACE Limited Corporate Governance Guidelines 7. Director Orientation and Continuing Education, page 4 "xx <u>Directors are encouraged</u> , but are not required, <u>to attend these and other appropriate continuing education programs</u> ." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.10	Access to information				
E.10.1	Are board papers for board of directors/commissioners meetings provided to the board at least five business days in advance of the board meeting?	Source: Organizational Regulations of ACE Limited 2.5 Meetings, Convocation of Meetings, Agenda, page 9 2.5.3 Meetings shall be announced at least ten (10) calendar days in advance by letter, facsimile or e-mail. Items on the agenda shall be set forth in the correspondence. xx." ACE Limited Corporate Governance Guidelines 10. Board Procedures (a. & b.), page 5 http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights#STS=g76fwhds.1ach	Y	1	

E		Source Document/ Location of Information	Yes / No	Points	REMARKS
Responsibilities of the Board					
E.10.2	Does the company secretary play a significant role in supporting the board in discharging its responsibilities?	Source: 2013 ACE Proxy Statement, page iv, 2012 Named Executive Officer Compensation (Bob Cusumano is General Counsel and Secretary) http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy Investor Information; SEC - Section 16 Filings, Form 8K filed June 19, 2013 (Wayland, Attorney, replaces Cusumano) http://www.acegroup.com/Contact-ACE/Contact-Investor-Relations.html	Y	1	
E.10.3	Is the company secretary trained in legal, accountancy or company secretarial practices?	Source: 2013 ACE Proxy Statement, page iv, 2012 Named Executive Officer Compensation (Bob Cusumano is General Counsel and Secretary) http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy Investor Information; SEC - Section 16 Filings, Form 8K filed June 19, 2013 (Wayland, Attorney, replaces Cusumano) http://www.acegroup.com/Contact-ACE/Contact-Investor-Relations.html	Y	1	
E.11	Nominating Committee				
E.11.1	Does the company have a Nominating Committee (NC)?	Source: ACE Limited Nominating and Governance Committee Charter http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.11.2	Does the Nominating Committee comprise of a majority of independent directors/commissioners?	Source: ACE Limited Nominating and Governance Committee Charter, pages 1-2 3.b. <u>Each member of the committee shall be "independent"</u> as defined under applicable U.S. Securities and Exchange Commission and New York Stock Exchange rules. xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	

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E.11.3	Is the chairman of the Nominating Committee an independent director/commissioner?	Source: ACE Limited Nominating and Governance Committee Charter, pages 1-2 3.b. Each member of the committee shall be "independent" as defined under applicable U.S. Securities and Exchange Commission and New York Stock Exchange rules. xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.11.4	Does the company disclose the terms of reference/ governance structure/charter of the Nominating Committee?	Source: ACE Limited Nominating and Governance Committee Charter http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.11.5	Does the Annual Report disclose the number of Nominating Committee meetings held?	Source: 2013 ACE Proxy Statement, Corporate Governance, Committees of the Board - Nominating and Governance Committee, page 48 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.11.6	Did the Nominating Committee meet at least twice during the year?	Source: 2013 ACE Proxy Statement, Corporate Governance, Committees of the Board - Nominating and Governance Committee, page 48 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.11.7	Is the attendance of members at Nominating Committee meetings disclosed?		N	0	

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E.12	Board Appointments and Re-Election				
E.12.1	Does the company disclose the <u>criteria used in selecting</u> new directors/commissioners?	Source: ACE Limited Corporate Governance Guidelines 1. Director Qualification Standards, page 1 http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.12.2	Does the company disclose the <u>process followed in appointing</u> new directors/commissioners?	Source: ACE Limited Corporate Governance Guidelines http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.12.3	Are all the directors/commissioners subject to re-election at least once every three years?	Source: 2013 ACE Proxy Statement, page 16 - Agenda Item No. 2: Amendments to the Articles of Association to Declassify the Board of Directors - Explanation, last paragraph http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.13	CEO/Executive Management Appointments and Performance				
E.13.1	Does the company disclose how the board of directors/commissioners plans for the succession of the CEO/Managing Director/President and key management?	Source: ACE Limited Corporate Governance Guidelines 8. management Evaluation and Succession, page 4 http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.13.2	Does the board of directors/commissioners conduct an annual performance assessment of the CEO/Managing Director/President?	Source: ACE Limited Corporate Governance Guidelines 8. management Evaluation and Succession, page 4 http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	

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Responsibilities of the Board					
E.14	Board Appraisal				
E.14.1	Is an annual performance assessment conducted of the board of directors/commissioners?	Source: ACE Limited Corporate Governance Guidelines 9. Annual Performance Evaluation of the Board, page 4 http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.14.2	Does the company disclose the process followed in conducting the board assessment?	Source: ACE Limited Corporate Governance Guidelines 9. Annual Performance Evaluation of the Board, page 4 http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.14.3	Does the company disclose the criteria used in the board assessment?		N	0	
E.15	Director Appraisal				
E.15.1	Is an annual performance assessment conducted of individual director/commissioner?	Source: ACE Limited Corporate Governance Guidelines 1. Director Qualification Standards, page 1 "d. The Nominating and Governance Committee shall annually review the skills and attributes of Board members within the context of the current make-up of the full Board. xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	

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E.15.2	Does the company disclose the process followed in conducting the director/commissioner assessment?	Source: ACE Limited Corporate Governance Guidelines 1. Director Qualification Standards, page 1 "d. The Nominating and Governance Committee shall annually review the skills and attributes of Board members within the context of the current make-up of the full Board. xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.15.3	Does the company disclose the criteria used in the director/commissioner assessment?		N	0	
E.16	Committee Appraisal				
E.16.1	Is an annual performance assessment conducted of the board of directors/commissioners committees?	Source: ACE Limited Nominating & Governance Committee Charter,(4.c.ii), page 4 ACE Limited Compensation Committee Charter, (4.r), page 4 ACE Limited Audit Committee Charter, (4.h.ii), page 5 ACE Limited Risk & Finance Committee Charter, (4.3.ii), page 4 http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.17	Remuneration Committee/ Compensation Committee				
E.17.1	Does the company have a Remuneration Committee?	Source: ACE Limited Compensation Committee Charter http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.17.2	Does the Remuneration Committee comprise of a majority of independent directors/commissioners?	Source: ACE Limited Compensation Committee Charter 3. Compensation Committee Composition, page 2 "b. Each member of the committee shall satisfy the independence requirements of the New York Stock Exchange...." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	

		Source Document/ Location of Information	Yes / No	Points	REMARKS
E Responsibilities of the Board					
E.17.3	Is the chairman of the Remuneration Committee an independent director/commissioner?	Source: ACE Limited Compensation Committee Charter 3. Compensation Committee Composition, page 2 "b. Each member of the committee shall satisfy the independence requirements of the New York Stock Exchange...." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.17.4	Does the company disclose the terms of reference/ governance structure/ charter of the Remuneration Committee?	Source: ACE Limited Compensation Committee Charter http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.17.5	Does the Annual Report disclose the number of Remuneration Committee meetings held?	Source: 2013 ACE Proxy Statement, Corporate Governance, Committees of the Board - The Compensation Committee, page 48 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.17.6	Did the Remuneration Committee meet at least twice during the year?	Source: 2013 ACE Proxy Statement, Corporate Governance, Committees of the Board - The Compensation Committee, page 48 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.17.7	Is the attendance of members at Remuneration Committee meetings disclosed?		N	0	
E.18	Remuneration Matters				
E.18.1	Does the company disclose its remuneration (fees, allowances, benefit-in-kind and other emoluments) policy (i.e. the use of short term and long term incentives and performance measures) for its executive directors and CEO?	Source: 2013 ACE Proxy Statement For Directors, Director Compensation Table, page 94 For CEO, Summary Compensation Table, page 77 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	
E.18.2	Is there disclosure of the fee structure for non-executive directors/commissioners?	Source: Corporate Governance Guidelines, page 3, Director Compensation http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.18.3	Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives?	Source: Yes, in a non-binding vote for executive compensation 2013 ACE Proxy Statement, page 41, Agenda Item No. 9: Advisory Vote to Approve Executive Compensation http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy	Y	1	

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E.18.4	Do independent non-executive directors/commissioners receive options, performance shares or bonuses?	Source: Corporate Governance Guidelines, page 4 (6.B) Independent Director Equity Ownership http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	0	
E.19	Audit Committee				
E.19.1	Does the company have an Audit Committee?	Source: ACE Limited Audit Committee Charter http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.19.2	Does the Audit Committee comprise entirely of non-executive directors/commissioners with a majority of independent directors/commissioners?	Source: ACE Limited Audit Committee Charter 3. Audit Committee Composition, page 2 "c. Each member of the committee shall have <u>no relationship to the Company that may interfere with the exercise of their independence</u> from management and the Company xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.19.3	Is the chairman of the Audit Committee an independent director/commissioner?	Source: ACE Limited Audit Committee Charter 3. Audit Committee Composition, page 2 "c. Each member of the committee shall have no relationship to the Company that may interfere with the exercise of their independence from management and the Company xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.19.4	Does the company disclose the terms of reference/governance structure/charter of the Audit Committee?	Source: ACE Limited Audit Committee Charter http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	

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E.19.5	Does the Annual Report disclose the profile or qualifications of the Audit Committee members?	Source: ACE Limited Annual Report 2012 See Management's Responsibility for Financial Statements and Internal Control over Financial Reporting, page F-3 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-reportsannual	Y	1	
E.19.6	Does at least one of the independent directors/commissioners of the committee have accounting expertise (accounting qualification or experience)?	Source: ACE Limited Audit Committee Charter 3. Audit Committee Composition, page 2 "d. Each member of the committee shall have such level of experience and expertise in accounting, financial and related matters, as determined by the Board in its business judgment, as shall enable him or her to effectively fulfill his or her duties as a member of the committee xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.19.7	Does the Annual Report disclose the number of Audit Committee meetings held?	Source: 2013 ACE Proxy Statement, page 47 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy Corporate Governance Guidelines, Committees of the Board - The Audit Committee http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.19.8	Did the Audit Committee meet at least four times during the year?	Source: 2013 ACE Proxy Statement, page 47 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=proxy Corporate Governance Guidelines, Committees of the Board - The Audit Committee http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.19.9	Is the attendance of members at Audit Committee meetings disclosed?		N	0	

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E.19.10	Does the Audit Committee have primary responsibility for recommendation on the appointment, re-appointment and removal of the external auditor?	Source: ACE Limited Audit Committee Charter 4. Duties and Responsibilities of the Audit Committee d. Independent Audit and Independent Auditors, page 3 "i. Nominate the Company's independent auditors, subject to approval by the Company's shareholders, and recommend the dismissal of the Company's independent auditors, subject to the approval by the Company's shareholders. xx." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.20	Internal Audit				
E.20.1	Does the company have a separate internal audit function?	Source: 2012 Annual Report Officers and Executives, page 19 Julie Schaeckel, Chief Auditor, ACE Group http://www.acegroup.com/Investor-Information/Investor-Information.html Organizational Regulations, Group Internal Audit, page 37 http://proxy.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	
E.20.2	Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed?	Source: 2012 Annual Report Officers and Executives, page 19 Julie Schaeckel, Chief Auditor, ACE Group http://www.acegroup.com/Investor-Information/Investor-Information.html	Y	1	
E.20.3	Does the appointment and removal of the internal auditor require the approval of the Audit Committee?	Source: ACE Limited Audit Committee Charter 4. Duties and Responsibilities of the Audit Committee c. Independent Audit and Independent Auditors, page 3 "iii. Review the appointment and replacement of the chief internal audit officer." http://investors.acegroup.com/phoenix.zhtml?c=100907&p=irol-govhighlights	Y	1	

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E.21	Risk Oversight				
E.21.1	Does the company disclose the internal control procedures/risk management systems it has in place?	Source: 2012 Annual Report Enterprise Risk Management, page 19 http://www.acegroup.com/Investor-Information/Investor-Information.html	Y	1	
E.21.2	Does the Annual Report disclose that the board of directors/commissioners has conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems?	Source: 2012 Annual Report Enterprise Risk Management, page 19 http://www.acegroup.com/Investor-Information/Investor-Information.html	Y	1	
E.21.3	Does the company disclose how key risks are managed?	Source: 2012 Annual Report Enterprise Risk Management, page 19 http://www.acegroup.com/Investor-Information/Investor-Information.html	Y	1	