



**BRMS AND ACE AMERICAN INSURANCE COMPANY
PARTNER TO BRING HEALTH INSURANCE TO THE WORKING UNINSURED**

SACRAMENTO, CA, August 2006 — Partnering with ACE American Insurance Company, Benefit & Risk Management Services (BRMS) is launching a new mini-med plan to help employers offer employee benefits to the working uninsured.

A study conducted by the Centers for Disease Control and Prevention, in April 2005, identified more than 20 million working uninsured adults in America. In addition, according to a study conducted by Kaiser Family Foundation and Health Research and Educational Trust, in the year 2005, only 60% of employers offered healthcare coverage to workers.

Underwritten by ACE American Insurance Company, BRMS has developed an affordable solution to this health insurance crisis.

Offering basic health insurance protection with a new health plan — the Fundamentals Health Plan™ — employers with as few as 75 employees will be able to afford to provide fundamental healthcare coverage to all employees, whether full-time, part-time, temporary or seasonal.

With five insurance plans to choose from, employers can choose the level of coverage they are able to provide. From basic insurance coverage on office visits, emergency care, inpatient hospitalization, supplemental accident and AD&D insurance, to additional accident benefits, outpatient diagnostic, laboratory and X-ray, and surgical costs — Fundamentals Health Plan™ has a plan to meet employers' needs.

“Rated A+ by S&P and AM Best,* ACE American Insurance Company is the ideal partner with whom to launch this new plan,” states BRMS President, Scott Reid. “Together we were able to craft a new health plan that provides the fundamental coverage employees need to be healthy and productive.”

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Each plan includes simple online benefit enrollment and administration with BRMS' Virtual Benefits Administration System (Vbas[®]) — an exclusive technology solution to managing benefit administration with a secure, online system that houses, protects, analyzes and consolidates insured data, enrollment, reporting and billing.

“For many employers with little or no Human Resource staff, the burden of benefit administration is more than they can handle. Our Vbas[®] technology makes administering the Fundamentals Health Plan[™] simple. Employers can rest assured that their Fundamental Health Plan[™] benefits are being handled by our expert staff, and can view all employee benefit information via the Internet,” states Reid.

With EDI transfers to carriers, data warehousing, consolidated billing and even toll-free customer support, the Fundamentals Health Plan[™] benefit administration is automated. “Vbas[®] eases the administration for those who may be understaffed or experience high turnover, with automatic tracking and system updating,” states Reid. “In fact, we believe that once employers experience the simplicity of Vbas[®], they will want to explore using our system for all of their employee benefit administration.”

The Fundamentals Health Plan[™] provides health coverage up to the stated maximum dollar amount per type of service, flexibility in choice of physicians and hospitals and affordable doctor visits. The Fundamentals Health Plan[™] also includes reimbursement for in-patient hospital procedures, surgical benefits, doctor visits, emergency treatment and AD&D benefits.

In addition, BRMS will handle claims administration for Fundamentals Health Plan[™] clients, making the entire process of offering employee benefits as easy and affordable as possible.

“BRMS is dedicated to building trusted and valued relationships that reduce healthcare costs for employers nationwide,” states Matt Shafer, CEO for BRMS. “Benefits help companies improve productivity by attracting and retaining employees who can make their business a success.

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Benefits are key to keeping up with competition, fostering morale, reducing absenteeism and workers' compensation claims and relieving employees of the anxieties associated with lack of health insurance. The Fundamentals Health Plan™ will give employers who are unable to afford traditional health plans the advantages that larger companies receive.”

“This flexible plan allows members to have open access to providers of their choice and receive the same benefit regardless of the provider chosen,” states Joe Vasquez, Executive Vice President for Accident and Health, ACE American Insurance Company. “For many, the Fundamentals Health Plan™ will be an employer’s first opportunity to provide health insurance that, while controlling costs, allows employees to have access to doctors, admission to hospitals, accidental coverage and more. This plan may actually be the only opportunity some employees will have to purchase health insurance and we are proud to partner with BRMS to provide this coverage to the working uninsured.”

About BRMS

Benefit & Risk Management Services is a leading employee benefit administration and healthcare risk management TPA that is building trusted and valued relationships to reduce healthcare costs. Redefining the value of Third Party Administration with the most advanced technology solutions, BRMS helps over 400 organizations (including IT industry leaders, school districts, credit unions, hospitals, home builders and vineyards) control their benefit costs with advanced administration services, creative funding options and an innovative Web-based Virtual Benefits Administration System (Vbas®) that streamlines processes. For more information on BRMS and Vbas®, visit www.brmsonline.com.

About ACE American Insurance Company

ACE American Insurance Company, the primary ACE underwriting company for accident and health insurance in the U.S., is part of the ACE Group of Companies. The ACE Group of Companies is one of the world’s leading providers of insurance and reinsurance. ACE USA is the U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA provides insurance products and services through the U.S. operating subsidiaries and globally, through ACE global subsidiaries, in close to 50 countries on a locally admitted basis. ACE is among the top 25 largest Property/Casualty Groups in the world, ranked by Total Assets-per A.M. Best Statistical Study, March 2006. *The rating is an indication of the company’s financial strength and ability to meet obligations to its insureds.