

## Commercial Insurance Loss Sensitive Capabilities

Risk Specialists. Tailored Services.

Chubb's Commercial Insurance team offers tailored programs in the middle market space – and can provide specialized support whether our clients are alternative risk veterans or considering risk transfer alternatives for the first time. Loss sensitive programs can reduce costs, mitigate loss and often provide cash-flow advantages for clients who assume risk. Our dedicated team of insurance specialists will consult with brokers and clients to find solutions that recognize the clients' need for flexibility and customization.

### Product Choices & Capabilities

Ability to provide auto liability, general liability and workers compensation together or on a monoline basis

- Large deductible\*
- Retrospective rating plans
- Self Insured Retentions
- Loss ratable guaranteed cost\*

\*Includes composite rate for all states

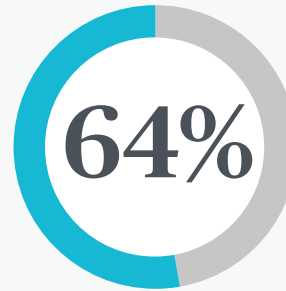
### Loss Control & Prevention

Services specific to your business.

- Specialized professionals in occupational safety and health management.
- Tailored, regulated and non-regulated fleet services for different vehicle types, transportation operations and specific driver issues to identify and minimize loss potential
- Programs to assess ergonomics, industrial hygiene and worker safety.

### Claims Management

Ability to offer claims handling services on a bundled basis through Chubb North America Claims or unbundled basis through select Third Party Administrators (TPAs)



of middle market companies say they are extremely/very likely to introduce a new product or service in the next 12 months<sup>1</sup>

Learn how our Loss Sensitive Capabilities can grow with your business.

### The Chubb Claims Difference

- Tailored Claims Services (Claims Reviews, Special Handling Instructions, etc.) included in cost of program.
- Pharmacy Management Programs help reduce employee's out-of-pocket costs while managing workers' compensation treatment expenses.
- Medical bill re-pricing may generate additional savings.
- Predictive analytics to support the adjuster's expertise as early as First Notice of Loss and throughout the life of a claim.
- Online access to real time claim notes, analytics and notes, via Claim View and RMIS Dimensions so you can stay up-to-date on the progress of your claims 24/7.

## Looking to Grow with Chubb?

Chubb supports your needs. We have built dedicated, experienced teams in Underwriting, Risk Engineering and Claims who create unique programs to meet your clients' needs. Here is a look at what we have written recently.

Client Operations	Premium	Insurance Written	Why Chubb?
Artificial Intelligence (AI) lending platform that partners with banks and credit unions to provide consumer loans using non-traditional variables	\$145,000	Workers Compensation	<ul style="list-style-type: none"> <li>• Underwriter responsiveness</li> <li>• Loss rateable Guaranteed Cost with composite rate capabilities</li> <li>• Ability to grow with the customer's rapidly expanding business</li> </ul>
Fasteners and varied components manufacturer and distributor	\$1M	Package, Auto, Workers Compensation, Umbrella, Multinational, E&O, Employed Lawyers Professional Liability	<ul style="list-style-type: none"> <li>• All lines offerings</li> <li>• Integrated, One Chubb approach</li> <li>• Large Deductible Workers Compensation offering</li> <li>• Global capabilities</li> </ul>
Wholesale food distributor	\$1M	Package, Auto, Workers Compensation, Inland Marine, International	<ul style="list-style-type: none"> <li>• Large Deductible offering for automobile liability and workers compensation</li> <li>• Risk engineering capabilities</li> <li>• Integrated, One Chubb approach</li> </ul>
Designer, producer and distributor of work wear clothing and footwear	\$1.3M	General Liability, Workers Compensation, Auto, A&H, Inland Marine, Financial Lines	<ul style="list-style-type: none"> <li>• Multiline primary casualty product offering</li> <li>• SIR offering for General Liability</li> <li>• Risk Engineering services</li> </ul>

To learn more about Chubb, visit [www.chubb.com](http://www.chubb.com) or contact your agent/broker today.

Chubb. Insured.<sup>SM</sup>

<sup>1</sup>[https://www.chubb.com/content/dam/chubb-sites/chubb-com/us-en/Chubb\\_NCMM\\_MMI\\_2021\\_Year-End\\_Outlook.pdf](https://www.chubb.com/content/dam/chubb-sites/chubb-com/us-en/Chubb_NCMM_MMI_2021_Year-End_Outlook.pdf)

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600. Form 40-01-0161 (Ed.06/22)