Insurance for Privately Owned Companies

Wouldn’t you prefer insurance protection from an insurer that understands you?

In today’s increasingly perilous and litigious business environment, every company faces risk.

It is an unfortunate fact that any of your company’s many constituents—including employees, investors, customers, suppliers, competitors, government agencies, and creditors—can be a financial risk to your business. Any one of them could sue your company or target it for criminal activity.

How your company deals with a wide range of unanticipated and often complex financial threats directly impacts its bottom line—not to mention the personal wealth of its owners and employees.

That’s why so many private companies appreciate having a trustworthy insurer they can count on to understand their business needs and to be there when they need it most—when they have a claim. At Chubb, we are committed to helping protect private companies like yours through flexible insurance coverage, innovative risk management and loss control resources, practical education, and superior claims handling—just some of the areas where we stand apart from other insurers.

Forefront Portfolio 3.0SM: Insurance to meet your private company needs

Through ForeFront Portfolio 3.0, Chubb offers an integrated suite of nine flexible insurance coverages, designed to work as standalone policies or seamlessly together in order to minimize gaps, reduce overlaps in insurance coverage, and evolve with your private business as it grows:

- Directors & Officers and Entity Liability
- Employment Practices Liability
- Fiduciary Liability
- Miscellaneous Professional Liability
- Employed Lawyers Liability
- CyberSecurity
- Crime
- Kidnap Ransom and Extortion
- Workplace Violence Expense

It’s an unfortunate fact that any of your company’s many constituents can be a financial risk to your business.

When companies self-insure or ignore risk, they actually can assume more risk.

Insurance for Privately Owned Companies—Highlights:

ForeFront Portfolio 3.0—An integrated suite of nine insurance coverages.

State-of-the-art risk management resources.

Ongoing research and education on private companies.

Superior claims handling.
State-of-the-art risk management
Where permitted, Chubb offers a broad spectrum of optional, cutting-edge risk management and loss control services designed to help prevent losses and to help companies cope with losses after they occur.

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<th>Chubb policy</th>
<th>Optional risk management offerings (where permitted)</th>
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| *ForeFront Portfolio 3.0 Employment Practices Liability Insurance* | Employment Practices Liability (EPL) Loss Prevention Program, including ChubbWorks℠ (www.chubbworks.com), loss prevention consultant services, toll-free hot line, and more.  
*Employment Practices Loss Prevention Guidelines* booklet. |
| *ForeFront Portfolio 3.0 CyberSecurity Insurance* | eRisk Hub free online cyber threat protection website offers information and technical resources to help prevent network, cyber, and privacy losses.  
Cyber Loss Prevention Consultant Services Reimbursement. |
| *ForeFront Portfolio 3.0 Directors & Officers and Entity Liability Insurance* | *Directors and Officers Liability Loss Prevention* booklet.  
*Loss Prevention Guidelines for Independent Directors* booklet. |
*Fiduciary Liability Loss Prevention* booklet. |
| *ForeFront Portfolio 3.0 Employed Lawyers Liability Insurance* | *The Lawyers’ Lawyer* newsletter. |
| *ForeFront Portfolio 3.0 Crime Insurance* | *Proforma Screen Solutions* background investigations.  
*Lowers & Associates* workplace fraud services.  
*Ethical Advocate* anonymous employee reporting service.  
*Guide to Preventing Workplace Fraud* booklet. |
| *ForeFront Portfolio 3.0 Kidnap Ransom and Extortion Insurance* | *The Ackerman Group* crisis management and consulting services, specializing in managing incidents of kidnap/ransom and extortion, featuring RISKNET℠, a state-of-the-art online travel information service.  
*Managing Travel Risks* booklet.  
*Managing Terrorism Risks* booklet. |
| *ForeFront Portfolio 3.0 Workplace Violence Expense Insurance* | *Crisis Management International* workplace violence risk management services. |
Education to help you

Chubb has helped countless private companies understand and manage many of their most serious executive protection exposures, and we’ve paid innumerable claims. Building on this experience, we strive to learn as much as possible about private company exposures in order to (1) help these companies better recognize their risks and (2) provide them with the best possible risk mitigation solutions.

Our ongoing commitment to research and education places us at the forefront of insurers who serve private companies, and it’s the foundation for our varied insurance coverage. Our commitment is exhibited through:

- **Expertise and experience**—Our underwriters and claims specialists are among some of the best-trained and most experienced in the insurance industry. We focus our professionals on private companies so they can develop a deep understanding of private company business risks. A number of our people are recognized “thought leaders” who are widely sought by industry educational programs and by the media for their expertise on private company matters.

- **The Chubb Private Company Risk Survey**—Produced biannually since 2004, Chubb questions hundreds of CEOs, CFOs, risk managers, and other company leaders about their perceptions of risk, their companies’ actual losses, and how they manage risk. We publish the survey findings in a publicly available report and we communicate the findings and our insights further through the media and our educational programs for agents and brokers.

- **Endorsements by business associations**—Our insurance coverage is recognized and endorsed by a variety of industry associations serving law firms, health services organizations, biotechnology firms, media companies, and women-owned businesses.

Superior claims management

Chubb is renowned in the industry for our fair, prompt claims handling and unparalleled claims service. Unlike some insurers, we manage claims using our own claim examiners. This approach provides you with the following benefits:

- **Personal attention to your claim**—We assign a single claims professional to serve as your primary contact, dedicated to keeping you informed during the process and promptly answering your questions with respect to your claim.

- **Best possible result based on a team approach and experience**—We work closely with you, counsel, and your broker or agent to obtain the very best possible result for your claim, applying the experience we’ve gained handling private company claims for more than 30 years.

- **Multinational capabilities**—We offer a coordinated worldwide approach to handling your multinational claims so you don’t need to worry about the unique challenges posed by claims that cross borders.

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**Why Chubb?**

Since 1975, we’ve devoted ourselves to helping to protect private companies like yours. Chubb was a pioneer in providing privately owned companies with an integrated insurance package to address their professional and management liability exposures.

We cultivate a deep understanding of private company needs through the biannual Chubb Private Company Risk Survey, the only survey of its kind in the industry. Our private company underwriters are positioned throughout the United States and are experienced in a broad spectrum of industries.

Our financial stability and ability to pay claims rate among the best in the insurance industry, as attested by the ratings we receive from the leading independent insurance rating services. For more than 75 years, Chubb has remained part of an elite group of insurers that have maintained A.M. Best Company’s highest ratings.

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**Connect with Us Today**

For more information about how Chubb can help your company manage risk, contact your insurance agent or broker. Additional information may be found at www.chubb.com.