

Chubb's Wholesale Distributors Industry Practice

Wholesalers play a vital role in the supply chain of the North American economy between manufacturers and retailers and commercial, institutional, and government end users. The wholesale market segment accelerates growth via greater use of technology and expansion into new and foreign markets. Chubb understands the risks that are unique to this segment, and we can proactively help wholesalers of all sizes navigate risk and thrive in today's changing economy.

Key Highlights

- Over 50 years of experience providing insurance solutions to address the diverse exposures facing wholesale trade businesses
- Broad appetite to support wholesalers as they develop innovative technologies or enter new industries with significant capacity to support integrated or monoline insurance programs
- Deep wholesale trade expertise across underwriting, claims, and risk engineering

World Class Services Offerings

- Advanced services in business continuity planning and supply chain disruption throughout the world
- Claims professionals with experience and knowledge in wholesale trade claims and litigation
- In-house network of over 500 risk engineers to help wholesale trade companies identify, mitigate, and control risk
- Infrared thermography analysis to identify hot spots without disrupting electrical services or business operations
- Workplace safety programs ranging from ergonomics to forklift safety to industrial hygiene

Target Classes

- Clothing and apparel
- Commercial equipment
- Electrical apparatus
- Electrical parts & equipment
- Hardware
- Industrial machinery & equipment
- Industrial supplies
- Metal service centers
- Motor vehicle supplies
- Printing and writing paper
- Transportation equipment

CHUBB SOLUTIONS

- Primary Casualty
- Property
- Equipment Breakdown
- Umbrella/ Excess

- Accident and Health
- Cyber
- Environmental
- Financial Lines

- Multinational
- Product Recall
- E&O
- Marine

What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Distributor of Packaging Material and Equipment	<ul style="list-style-type: none"> • Auto • Package • Umbrella • Workers Compensation 	\$740,000	Risk Engineering Services to assist the customer in addressing property recommendations
Distributor of Automotive Parts	<ul style="list-style-type: none"> • Auto • Cargo • E&O • Inland Marine • Package • Workers Compensation 	\$721,000	Ability to provide competitive E&O terms and a comprehensive, all-lines solution for the customer
Metal Service Center	<ul style="list-style-type: none"> • Auto • Package • Umbrella • Workers Compensation 	\$320,000	Underwriting team responded quickly through a recent acquisition and provided \$25 million umbrella capacity

What We Have Paid Lately

- Insured loaned a 35-year-old compressor to a customer. The compressor exploded and started a fire that damaged the insured's customer's building and contents. Chubb paid approximately \$900,000 for the claim.
- Insured suffered fire and smoke damage to an executive parking garage from an electrical fire. The insured's maintenance personnel replaced the garage's fluorescent lamps with LED lamps which were not compatible with the ballast. The output voltage and high frequency of the existing ballast exceeded the operational demand of the LED lamps causing the fire. Chubb paid a claim for approximately \$990,000.
- Insured suffered a fire loss that damaged machinery. Insured's employee flipped a light switch and a bulb fell from a 20 ft. high fixture, shattered and started the fire that damaged the machinery. Subrogation against the light bulb manufacturer was pursued, but no manufacture defect could be determined since the bulb shattered. Chubb paid approximately \$530,000 for the claim.

Web Links

- [Insurance for Wholesale Distributors](#)
- [Agent & Broker Resource Center](#)
- [Claims Service – What Makes Us Unique](#)

WHY CHUBB?

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|---------------------------------|------------------------------------|-----------------------------|
| • Underwriting Expertise | • Risk Engineering Services | • Global Reach |
| • Tailored Solutions | • Superior Claims Service | • Financial Strength |

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved.

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. 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. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.