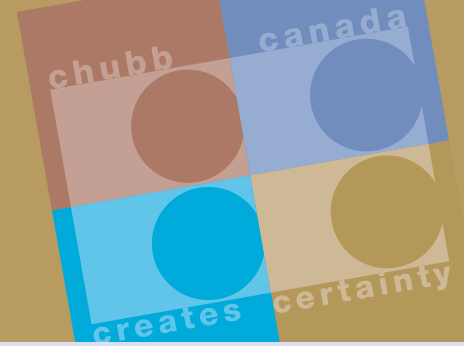


Continuum

Chubb Commercial Insurance



Afraid your client's past products could haunt their future? Did a merger or acquisition leave your client with potential products liabilities? Time to switch to an occurrence policy but concerned about the hoops you'll have to jump through to get it done smoothly?

Work to isolate some of these exposures and make trigger conversions easier.

Work with Chubb's ContinuumSM product.

Continuum from ChubbSM offers the following insurance protection options:

- **Successor Liability** - helps protect the buyer of a business against the risk of future claims made against them, arising from the prior acts of an acquired company
 - **Discontinued Products Liability** - helps protect either the buyer or seller of a business against the risk of claims against them for future occurrences stemming from discontinued products or completed operations
 - **Retroactive Limits of Liability** - helps provide protection against future claims that exceed the protection under insurance available for prior years
 - **Liability Trigger Conversion** - helps provide protection should a gap in coverage occur when a company converts its insurance from a **claim-made** or reported policy to a more standard **occurrence-based** policy
- ✓ Adding the protection that *Continuum* provides does not require a company to dismantle its existing liability program.
 - ✓ *Continuum* can be purchased even if Chubb does not provide the current liability insurance.
 - ✓ *Continuum* can provide primary or excess capacity.
 - ✓ *Continuum* offers the choice of a fixed or unlimited claim period.

Questions to uncover your customer's need for Continuum:

Has the client/prospect:

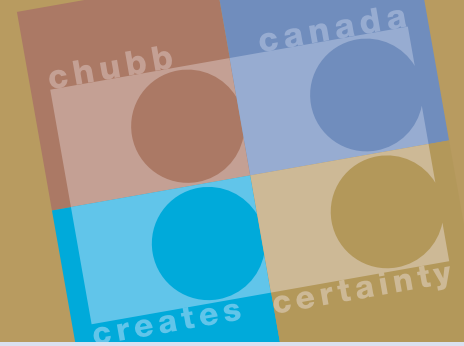
- Acquired other companies? If so, are scope of coverage and limits adequate?
- Been acquired and left with residual liabilities?
- Discontinued or sold a product line?
- Increased their limits of liability insurance? What about previous years?
- Had 'claims-made' coverage? Was the tail exposure resolved?
- Had major losses that depleted limits?



www.chubbinsurance.com



Continuum Chubb Commercial Insurance



Recent Quotes on Continuum Business

Description of risk	Limits of Liability Chosen	Claim Reporting Period	Approximate Premium
Insured is large technology company that manufactured cell phones for only 1 year and then discontinued the product line. Needed run-off cover, including EMF outside their corporate program.	US \$2,000,000 \$250K deductible	3-year option chosen	US \$110,000
A Canadian Brewery acquired a small company that had prior sales (mfg. 10+ years ago) of children's furniture. Brewery wanted liabilities associated with these products removed from their corporate insurance program and placed separately. Insured has already had several losses for this acquired company.	US \$2,000,000	Provided Options for 1, 2, 3, 5 and 10 years	US \$50,000 - US \$250,000
Coverage provided is for a lapsed furniture manufacturers program. Insured required run-off coverage for products exposures including juvenile furniture.	\$5,000,000	3 year option chosen	\$265,000
Insured is a non-ferrous sand foundry that has gone into receivership. Insured manufactured non-iron castings used in the production of various equipment.	\$5,000,000	3 year option chosen	\$40,000
Receiver for a company specializing in plastic injection molding of non-critical auto parts looking for coverage for products while under receivership.	\$5,000,000	5 and 10 year options offered	\$50,000+

For additional information about how to obtain *Continuum from ChubbSM*, contact your Chubb broker or contact us at one of our regional offices:

Branch Offices

Toronto

One Financial Place
1 Adelaide Street East
Toronto, Ontario
M5C 2V9
Phone: (416) 863-0550
Fax: (416) 863-5010

Montréal

1250 Boulevard Rene-
Levesque West
27th Floor
Montréal, Québec
H3B 4W8
Phone: (514) 938-4000
Fax: (514) 938-2288

Calgary

Dome Tower,
Suite 2100
333-7th Avenue S.W.
Calgary, Alberta
T2P 2Z1
Phone: (403) 261-3881
Fax: (403) 269-2907

Vancouver

250 Howe Street
Suite 910
P.O. Box 10432
Vancouver, B.C.
V6R 3R8
Phone: (604) 685-2113
Fax: (604) 685-3811



CHUBB
INSURANCE www.chubbinsurance.com

Chubb Insurance Company of Canada

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Northwestern Pacific Indemnity Company, Texas Pacific Indemnity Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Quadrant Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Atlantic Indemnity, Ltd., Chubb Insurance Company of Australia, Limited, Chubb Insurance Company of Canada, Chubb Insurance Company of Europe S.A., Chubb Argentina de Seguros, S.A., Chubb do Brasil Companhia de Seguros, Chubb de Colombia Compania de Seguros S.A., Chubb de Chile Compania de Seguros Generales S.A., Chubb de Mexico, Compania Afianzadora, S.A. de S.V., Chubb de Mexico, Compania de Seguros, S.A. de S.V., Chubb de Venezuela Compania de Seguros C.A., PT Asuransi Chubb Indonesia. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policy as issued. Claims examples are based on actual cases, composites of actual cases, or hypothetical situations. Actual coverage is subject to the language of the policies as issued.

