

<p style="font-size: 2em; font-weight: bold;">48</p> <p>Local branch offices in North America with operations in 54 countries</p>	<p style="font-size: 2em; font-weight: bold;">14</p> <p>Fleet subject matter expert risk engineers across North America</p>	<p>Nearly</p> <p style="font-size: 2em; font-weight: bold;">3.2 billion</p> <p>total miles driven¹</p>	<p>Driver/sales workers and truck drivers were the</p> <p style="font-size: 2em; font-weight: bold;">#7</p> <p>most dangerous job in the U.S.²</p>
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Commercial vehicle operations can present a significant risk to an organization. Chubb understands these risks and provides cutting-edge risk engineering services to identify and mitigate risk. Our tailored approach responds to the exposures and operations of each individual business.

Policy Features and Benefits

- Insurance Service Office’s (ISO) most up-to-date revised multi-state forms and endorsements
- Commercial Auto Broad Form Endorsement includes multiple enhancements:
 - **Broad Form Insured**
 - **Fellow Employee (where allowed)**
 - Subsidiaries and Newly Acquired or Formed Organization as Insureds
 - **Autos Rented by Employees**
 - Employees as Insureds
 - **Auto Loan/Lease Gap**
 - Lessors as Insureds
 - **Amended Duties in the Event of Accident, Claim, Suit, or Loss**
 - Persons and Organizations as Insureds Under a Written Contract
 - **Waiver of Subrogation**
 - **Unintentional Failure to Disclose Hazards**
 - **Mental Anguish that results from bodily injury**
- High Value Vehicle endorsement providing agreed value for highly valued private passenger vehicles
- Non-Equity Partners and Members Endorsement amends the definition of “employee” to include non-equity partners and members for partnerships and LLCs

Risk Engineering Services

- Risk engineers dedicated to auto services with professional designations in the industry and active participation and membership in key fleet safety organizations
- Tailored, regulated, and non-regulated fleet services for different vehicle types, transportation operations, and specific driver issues to identify and minimize loss potential
- Risk management assessment tool for benchmarking a company’s risk management profile and identifying strengths and weaknesses in a fleet safety program
- Motor Vehicle Record toolkit to assist with development of an effective MVR program
- Vendor relationships providing up to 50% discounts for online fleet safety training
- Driver training programs on defensive driving, behind the wheel one-on-one coaching, training the experienced driver, truck driver safety, and more
- Driver observation reports to record and observe driver behavior and performance
- Annual stewardship report for qualifying businesses to summarize services rendered during the policy term
- To-the-point safety bulletins providing detailed risk management best practices on single topics

Claims Differentiators

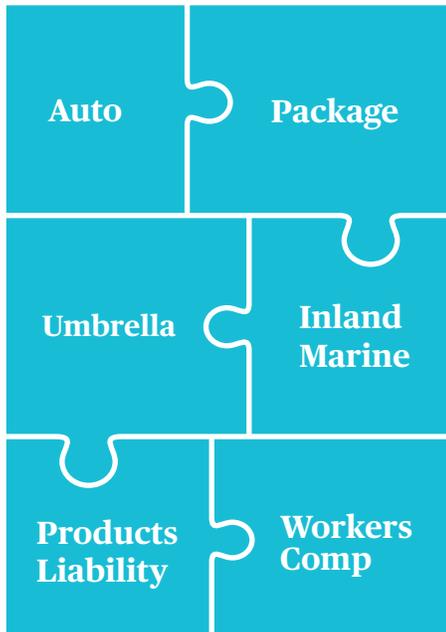
- Specialized approach to quickly resolve routine auto claims
- Teams of claims specialists dedicated to bodily injury liability, physical damage, and total loss
- Pre-screened preferred auto vendors available; permitted to use your own repair facility
- A special investigations unit for dealing with suspected insurance fraud
- 24/7, online access to up-to-date progress and claim notes via Claim View
- Chubb Mobile Estimate application provides a fast and convenient option for estimating auto damage

Why Chubb?

Underwriting Expertise	Tailored Solutions	Risk Engineering Services	Superior Claims Service	Global Reach	Financial Strength
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Integrated Solution

Scalable and modular insurance products for risks specific to your business.



What have we written lately?

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
Telecom service provider	<ul style="list-style-type: none">• Auto• Package• Umbrella• Workers Comp	\$1,600,000	<ul style="list-style-type: none">• Risk engineering assisted with the implementation of telematics and GPS systems in all vehicles to reduce likelihood of future claims
Oil & gas lease operator	<ul style="list-style-type: none">• Auto• Package• Pollution• Workers Comp• Umbrella	\$600,000	<ul style="list-style-type: none">• Industry expertise in the energy sector• All lines solution with a single carrier
Manufacturer of industrial pumps	<ul style="list-style-type: none">• Auto• Package• Workers Comp• Umbrella	\$464,000	<ul style="list-style-type: none">• Ability to consolidate insurance program with one carrier• Risk engineering engagement in the formalization of a fleet safety program



Rediscover Commercial

chubb.com/rediscover



Appetite Guide

chubb.com/us/ciappetiteguide



CI Web App

appetiteapp.chubb.com

Claims Scenarios

- A driver employed by the insured was working as a temporary employee for another company when she caused a motor vehicle accident resulting in serious injuries. The plaintiff alleged the employee was in course and scope of employment since the off-property collision occurred during the insured employee's lunch hour. Chubb accepted defense and indemnity pursuant to indemnity language flowing in the employing business's favor. The demand was 60 times the offer and the verdict value was 10% lower than the demand. Counsel was engaged by Chubb and a defense verdict was received in favor of the insured where the jury found our driver was outside the course and scope of employment.
- During heavy rains, an insured drove a high-value vehicle into a large puddle. A Chubb auto technical specialist was engaged immediately and made it a priority to have the vehicle torn down and thoroughly inspected at a repair shop. The vehicle was inspected and deemed a total loss within three days of the loss report and a settlement offer was extended the same day. The insured was fully protected by Chubb's high-value vehicle endorsement.
- The driver of an insured vehicle was hit head on when another vehicle moved into its lane on a two-lane highway. The insured vehicle caught fire after the incident. Chubb's investigation determined that the driver of the other was responsible for the loss and the claimant carrier accepted liability for the accident. The insured vehicle was a high-value vehicle with a high-end trailer, both of which were declared a total loss. Chubb also paid towing, storage, and cleanup charges related to the accident. Due to the severity of the accident, which included the fatality of the claimant driver, Chubb had an auto technical specialist involved in the damage investigation and appraisal process.

¹2017 National Safety Council Injury Facts

²National Census of Fatal Occupational Injuries in 2016 BLS.gov

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. The claims scenarios described here are hypothetical and are offered solely to illustrate the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to actual claims. The precise coverage afforded by any insurer is subject to the terms and conditions of the policy as issued. 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.