

 <p><b>Rated #1</b></p> <p>Commercial Claims handling by Risk Managers<sup>1</sup></p>	 <p><b>48</b></p> <p>Local branch offices in North America with operations in 54 countries</p>	 <p><b>Over 20 years</b></p> <p>of experience in the Public Entity space</p>	 <p><b>Leading insurer</b></p> <p>with a broad appetite across the Public Entity sector</p>
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**The ever-growing and changing arena of Public Entity leads to the presence of complex and evolving exposures. Therefore, the need for a unique and flexible approach in developing insurance solutions for municipalities, school districts, and other public entities is increasingly important. Chubb’s dedicated Public Entity practice understands these risks and offers a range of insurance products that can be integrated to address the insurance needs of public entities.**

### Industry Expertise

- Specialized multi-line insurance products for both individual and pool risk
- Tailored endorsement solutions for wide-ranging risks to meet the specific needs of each individual public entity
- Significant capacity to support monoline or integrated insurance programs
- Underwriting experts dedicated to the Public Entity industry
- Appetite to write insurance in many jurisdictions across the country

### Target Classes

#### Political Subdivisions

- Cities
- Villages
- Special districts
- Towns
- Counties

#### Educational Institutions

- Public and private schools
- K-12
- Colleges

### Service Offerings

- Claims professionals with significant experience and knowledge in Public Entity claims and litigation
- Employment practices assistance through EPL assist
- In-house network of over 400 risk engineers to help Public Entity companies identify, mitigate, and control risk

### Key Companion Products

- Cyber liability
- Environmental
- Excess Workers Comp
- Accident & Health (including student accident)
- Aviation
- Construction
- International Package
- Property, Inland Marine
- Builders’ Risk, bridges, and tunnels

**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.

General Liability

Law Enforcement

Auto

Professional Liability

Employment Practice Liability

Cyber



### Rediscover Commercial

[chubb.com/rediscover](http://chubb.com/rediscover)



### CI Web App

[appetiteapp.chubb.com](http://appetiteapp.chubb.com)



### Appetite Guide

[chubb.com/us/ciappetiteguide](http://chubb.com/us/ciappetiteguide)

## What have we written lately?

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
A bridge and toll authority	<ul style="list-style-type: none"><li>GL</li><li>Auto</li><li>Public Officials Liability</li><li>Employment Practices Liability</li></ul>	\$122,000	<ul style="list-style-type: none"><li>Total account solution with one carrier minimizes gaps in insurance</li><li>Broad features and benefits tailored to the unique needs of public transit</li></ul>
Pool of 945 varying municipalities	<ul style="list-style-type: none"><li>General Liability</li><li>Employment Practices Liability</li><li>Public Officials Liability</li><li>Cyber</li><li>Auto</li></ul>	\$2.4M	<ul style="list-style-type: none"><li>Law Enforcement Liability on the GL</li><li>Specialized Public Entity risk engineering expertise to complement self-administration</li></ul>
Municipal Pool	<ul style="list-style-type: none"><li>General Liability</li><li>EBL</li><li>Law Enforcement</li><li>Auto</li></ul>	\$508,000	<ul style="list-style-type: none"><li>Rounded out existing Property insurance</li><li>Endorsement of personal &amp; advertising injury</li></ul>

## What have we paid lately?

- A multi-plaintiff claim arose from a charge against the insured city alleging racial discrimination and retaliation regarding the fire department. A federal lawsuit followed as the claimants alleged they were discharged unfairly. However, the insured maintained that there were performance issues for the claimants. Chubb was able to cost-effectively settle the matter at mediation.
- Plaintiff/defendant, suffered significant personal injuries, including multiple fractures to his cervical spine, when he dove into the water at a beach, which is maintained by the town. The accident rendered the plaintiff a quadriplegic, and after spending a year undergoing multiple surgeries in hospitals and rehab facilities, he died from sepsis. As there were no signs advising of the depth of the water or that diving was not allowed, Chubb settled the claim.

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

<sup>1</sup> 2016 National Underwriter Risk Manager Choice Awards

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.