

<p>Rated #1 </p> <p>Commercial Claims handling by Risk Managers¹</p>	<p>48 local branch offices in North America, with operations in 54 countries and capabilities in over 200 countries </p>	<p>Global IT spending is projected to total \$3.8 trillion in 2019, up 3.2% from 2018² </p>	<p>By 2020, it is forecasted that there will be 26.3 billion connected devices³ </p>
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Technology is transforming all facets of our lives. The pace of innovation continues to accelerate, changing the world around us and impacting how we live and work. With this innovation comes risk. Chubb understands this fast-paced industry and the risks technology businesses face. For more than 30 years, Chubb's tailored insurance solutions have helped protect technology companies against these ever changing risks.

Industry Expertise

- Broad product offerings with features and benefits not typically found in other industry policies
- Integrated solutions across property, casualty, multinational, accident & health, and professional liability
- Specialist underwriters, focused on technology companies, that understand the complex exposures companies face today
- Global capabilities to protect global operations and exposures through one of the largest networks of owned, local branches throughout the world
- Experienced working with a wide range of companies, from start-ups to multinational operations

Target Classes

- Technology products, solution providers, and services
- Consultants, integrators, resellers
- Networking and telecommunication service providers
- Networking products and services
- Prepackaged and customized software developers

Service Offerings

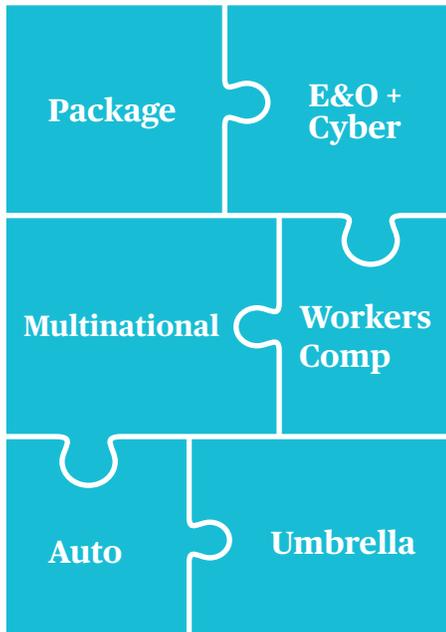
- Single point of access enhances efficiency and ensures continuity across multiple lines of insurance
- Industry-specific dedicated underwriting, claims, and risk engineering
- Claims business consultants to coordinate and deliver seamless claims service
- Claims professionals with significant knowledge and expertise in technology claims and litigation
- Team of risk engineers focused on helping technology companies identify, mitigate, and control physical, legal, and workplace risk
- E&O risk engineering services specific to exposure evaluation and contractual risk management
- Pre- and post-breach cyber services including signature services and cyber index/loss data
- Multinational footprint combining local jurisdictional knowledge with unparalleled capabilities in handling interactions between local admitted and master policies

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
B2B cloud-based software product and service provider	<ul style="list-style-type: none">• Package• Multinational• E&O + Cyber• Umbrella/Excess• Automobile	\$250,000	<ul style="list-style-type: none">• Integrity+ by Chubb, including additive limits for first party and Impairment of Computer Services• Ability to provide a seamless, global solution
Autonomous systems provider for off-road ground vehicles	<ul style="list-style-type: none">• Package• E&O + Cyber• Multinational• Automobile• Umbrella/Excess	\$174,000	<ul style="list-style-type: none">• Sophisticated risk engineering program• Flexibility with structure, particularly with products on a global basis
Telecom WiFi/content provider for aircraft and marine vessels	<ul style="list-style-type: none">• General Liability• Aviation Liability• Marine Liability• E&O + Cyber• Automobile• Workers Comp• Umbrella/Excess	\$390,000	<ul style="list-style-type: none">• Integrated solution incorporating specialty products for marine and aviation exposures• Ability to consolidate all lines with one carrier



Rediscover Commercial

chubb.com/rediscover



Appetite Guide

chubb.com/us/ciappetiteguide



CI Web App

appetiteapp.chubb.com



Business Income Consultation Tool

chubb.com/mybi

Claims Scenarios

• An insured's product operates using lithium ion batteries, which they obtain from a third party supplier and incorporated into a battery pack. Their customers suffered injury due to fires originating from the battery packs. The fires were caused by a defect in the batteries manufactured by the third party supplier and claims were filed for injury due to the fires. As a result, the insured incurred significant expense in the withdrawal of the faulty product to avoid further injury from the fires. Luckily, Chubb's policy was in place to minimize the losses associated with the faulty batteries.

• When the first floor of an insured's South Korea based processing plant caught fire, the flames spread quickly, causing the roof to collapse. The building was a total loss. The insured exhausted their local policy's property damage limits and didn't have business interruption on that policy. But thankfully, they had Chubb's multinational program in place. The multinational program allowed the insured to replace the damaged property, provided income replacement during the period required to do so, and allowed them to get their business back up to speed.

• A fintech firm provided a suite of fraud detection, analytics, and marketing software to a financial services client. A programming error by the fintech company became evident once the software was deployed by their customer. A hacker exploited a vulnerability which resulted in a breach. Chubb, leveraging its Cyber expertise, quickly assessed the fintech company's legal and contractual liabilities.

¹2016 National Underwriter Risk Manager Choice Awards

²Gartner newsroom

³McKinsey - The Internet of Things

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 claim 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 policies 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.