

Chubb Commercial Insurance

CHUBB®



Who We Are

Chubb Commercial Insurance offers a comprehensive solution for middle market commercial customers' insurance needs.

Who We Serve

Our target customers are based in the US or Canada and are generally defined by the following account characteristics:

- Revenue <\$750M: all lines of business and market segments, including monoline and loss sensitive placements
- Some lines, such as Property, may be defined by additional characteristics

and buying habits:

- Purchase a package or portfolio product
- Generally do not employ a risk manager

What We Sell

Chubb Commercial Insurance underwrites and sells a wide range of property, casualty, professional liability and management liability lines of insurance, including Package, Auto, General Liability, Umbrella, Directors and Officers, US Workers Compensation, and Errors & Omissions for worldwide exposures. While we remain strong in all these lines we are expanding depth, expertise & appetite in many specialty lines such as Environmental, Accident & Health, International & Product Recall.

The Masterkey Package product has strong brand recognition. Designed to provide a global solution, Masterkey's modular format includes: Property, GL, E&O, Inland Marine, Equipment Breakdown, Employee Benefit Liability, Crime and Non Owned Auto.

ForeFront is an integrated suite of coverages designed to help protect privately owned companies and their directors, officers and employees.

Coverage options include Directors' & Officers Liability, Employment Practices Liability, Fiduciary Liability, and Outside Directorship Liability.

Management liability products for publicly traded companies are available on a monoline basis.

Our Value Proposition

Chubb Commercial Insurance takes a holistic approach to the customer relationship, emphasizing craftsmanship in all of our products, segment expertise and supporting services such as Risk Engineering and Claims. Our objective is to address all of the customer's commercial insurance needs. We seek long standing relationships with brokers and customers who value our broad, problem solving approach backed by underwriting expertise and industry tailored solutions. Relationships are developed and fostered at the local level through our extensive branch network as well as our underwriting centers.

Our multi line approach and segment expertise create a unique offering that our customers and brokers appreciate. Our segments are built on an intimate knowledge of our customers' industry, enabling us to provide the best products and services to meet their needs.

Claims

Our claims professionals are a key differentiator for Chubb. The Chubb claims philosophy includes a commitment to delivering unparalleled customer service, providing insights to help our customers manage and mitigate the retained portion of risks, and an ongoing tradition of maintaining long term relationships consistent with our customers' strategic goals.

Products and Segments

We offer a broad range of products and segment specific solutions, allowing us to offer a comprehensive solution to our customers' insurance needs.

Core Coverages:

- Accident & Health
- Auto Liability
- Combined GL/Pollution
- Crime
- Cyber Liability
- Directors and Officers Liability
- Employment Practices Liability
- Environmental
- Equipment Breakdown
- Excess/Umbrella
- Fiduciary
- General Liability
- Inland Marine
- Kidnap ransom
- Management Liability
- Ocean Marine
- Package
- Product Recall
- Professional Liability
- Property
- US Worker's Compensation

Segments:

- Broadcasters/Media
- Construction
- Clean Technology
- Cultural Institutions
- Educational Institutions
- Energy
- Entertainment
- Financial Institutions
- Health Care
- Health Information Technology
- Law Firms
- Life Sciences
- Manufacturing
- Not-for-Profits
- Private Companies
- Publicly Traded Companies
- Private Equity
- Professional Services
- Real Estate
- Retail
- Technology
- Wholesale
- Wineries

Risk Engineering Services®

Chubb's Risk Engineering Services (formerly Chubb Loss Control Services) involve a range of services focused on identifying exposures, assessing the adequacy of existing controls, and helping customers anticipate and mitigate potential costly losses. The practice offers customized risk management and loss control programs and specialized consulting focused on lessons from losses, industry best practices and consensus standards. The network of Chubb Risk Engineers possesses deep industry knowledge and technical expertise in the wide range of industries represented by Chubb's middle market customer base.

International Capabilities

We have extensive operations in 54 countries and territories, and a network that spans 200 countries. Combined with our product breadth and financial strength, this means we can help customers manage risk around the world with confidence. In addition, we offer dedicated underwriters, tools and technologies to help customers and brokers manage programs in an efficient and effective manner.

Chubb. Insured.SM

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. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. V.2