

# Commercial Insurance Multinational P&C

<p><b>Rated #1</b> </p> <p>Commercial Claims handling by Risk Managers<sup>1</sup> over 43,000 multinational claims handled in 2017</p>	<p>Operations in <b>54</b> </p> <p>countries, and capabilities in over <b>200</b> countries</p>	<p><b>20,000+</b> </p> <p>multinational clients with <b>1,000,000+</b> traveling employees</p>	<p><b>50+</b> dedicated multinational underwriters and <b>500+</b> underwriters with multinational authority </p>
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**Chubb is a true global insurer. We have a range of insurance products designed for companies with just a few traveling employees to large corporations that require coordinated and custom-tailored multinational programs. Chubb has been providing multinational insurance solutions for over three decades.**

## Features and Benefits

- Dedicated Multinational Claims Unit that understands unique situations that typically accompany a foreign loss or occurrence
- Global capabilities through one of the largest insurance networks of owned and affiliate offices in the world
- Unique solutions for agents and brokers that do not have an owned international network
- Broad 24/7 Employers Responsibility protection with personal sojourns
- Flexible products tailored to address the unique needs of each insured
- Ability to globalize a domestic policy to apply worldwide via our Global Extension or write stand-alone monoline foreign insurance through our International Advantage package







## Target Classes

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|-------------------------|--------------------------|------------------------------|----------------|
| • Technology            | • Schools                | • Life Sciences companies    | • Energy       |
| • Manufacturers         | • NGOs                   | • Retail operation providers | • Distributors |
| • Professional services | • Financial institutions |                              |                |

## Service Offerings

- Technology platforms that provide efficiencies when coordinating and implementing global insurance programs, including Chubb Worldview, Travel Application, and Multinational Research Tool
- Over 25 U.S.-based multinational claims handlers that understand the unique challenges of multinational claims (e.g., time zones, language, culture, currency, varying laws, and differing litigation climates)
- Medical assistance services with repatriation: worldwide network of emergency response professionals available 24/7/365 to any urgent medical or travel needs. Services include medical flights, emergency cash, repatriation, and emergency document replacement as well as the ability to have a tailored approach to emergency assistance
- Cutting-edge risk engineering services and programs with worldwide loss control coordination
- State-of-the-art smartphone app, “Travel App,” available free to insured travelers, provides access to local country information, up-to-the-minute travel alerts, itinerary management details, and emergency assistance information

**Why Chubb?**

 Underwriting Expertise	 Multinational Claim Expertise	 Emergency Assistance Services	 Global Services Team	 Multinational Technology Capabilities	 Extensive Global Reach
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**Integrated Solution**  
Scalable and modular insurance products for risks specific to your business.

**International General Liability**

**International Property**

**Foreign Voluntary Workers Comp**

**AD&D**

**Contingent Auto**

**Kidnap & Ransom**

### What have we written lately?

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
Nonprofit organization taking global missionary trips	<ul style="list-style-type: none"> <li>General Liability</li> <li>Foreign Voluntary Workers Comp</li> <li>Employers Liability</li> <li>Kidnap &amp; Ransom</li> </ul>	\$136,000	<ul style="list-style-type: none"> <li>Ability to purchase financial lines and P&amp;C from the same carrier</li> <li>Experience in coordinating high-profile evacuations</li> <li>Seamless integration with domestic policy</li> </ul>
Oil and gas drilling services	<ul style="list-style-type: none"> <li>International Advantage</li> <li>Workers Comp</li> <li>Equipment Breakdown</li> <li>Auto</li> </ul>	\$201,000	<ul style="list-style-type: none"> <li>Cutting-edge risk engineering services</li> <li>Specialized energy industry experts with multinational experience</li> </ul>
Business consultant	<ul style="list-style-type: none"> <li>Foreign Package</li> <li>Workers Compensation</li> <li>Auto</li> <li>Business Travel Accident</li> </ul>	\$45,000	<ul style="list-style-type: none"> <li>Local policy implementation</li> <li>Chubb Travel Application access</li> </ul>



### Rediscover Commercial

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



### Appetite Guide

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



### CI Web App

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

### Claims Scenarios

- A multinational company that recently expanded its operation overseas had an employee involved in a high-profile automobile accident in Southeast Asia. Although the incident, involving multiple fatalities and injuries, occurred over a weekend, the insured was able to make immediate contact with Chubb via the 24-hour multinational hotline. Chubb was able to work through time zone, language, legal, and cultural differences and quickly settle the claim. Quick resolution helped the insured protect its reputation in the new market.
- An employee of a multinational company experienced a stroke while sitting on a plane scheduled to return to the U.S. from China. Initial care at the local hospital was suspect, so Chubb authorized moving the claimant to a better quality facility where he was provided emergency care. The claimant was returned to the U.S. via air ambulance. Chubb settled the claim, which included significant cost related to the air ambulance evacuation.
- An Irish national was on a business trip in Switzerland when he injured his ankle while skiing and was rushed to the hospital. He underwent a surgical procedure to repair his fractured ankle and is still recovering. Chubb will continue to pay his ongoing medical bills as a result of the his injury.
- The insured installed and maintained an escalator in a shopping mall in China. It failed, causing numerous injuries to those on it. The insured had local insurance outside of the Chubb program. The local carrier adjusted the claim to conclusion; however, they excluded 15% of the loss due to a design defect exclusion under their policy. Payment of 85% of the loss was made by the local carrier and the remaining 15% of the adjusted loss was paid by the local insured to local claimants. Chubb reimbursed the U.S. insured for the 15% of loss adjusted by their local entity.

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

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

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. 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.