

CHUBB®



Chubb Business Pack on SCTP

Steadfast 

Agenda

1. Chubb Small Commercial strategy
2. Chubb Business Pack SCTP value proposition
3. Product overview
4. Appetite
5. Chubb SCTP team
6. FAQ
7. Claims
8. What's next?
9. Why Chubb
10. Summary & close

Chubb Small Commercial



Vision

To be the first choice provider of premium insurance products and services to brokers in the small commercial segment.



Mission

Provide whole of business solutions and exceptional experiences and simplify life for our brokers and their SME clients.



Aspiration

1) GWP of \$500 million by 2022

2) COR of <85%

3) 250,000 policies

Chubb Business Pack SCTP Value Proposition



Dedicated to the broker market

Chubb has no channel conflict and is dedicated to the broker market. Our leading solutions for SME's in Australia are distributed solely through intermediaries.



Award-winning claims service

Chubb's claims handling has been acknowledged externally as one of the best in the general insurance market for the past two years. This award-winning service proposition has been applied to our SCTP offering.



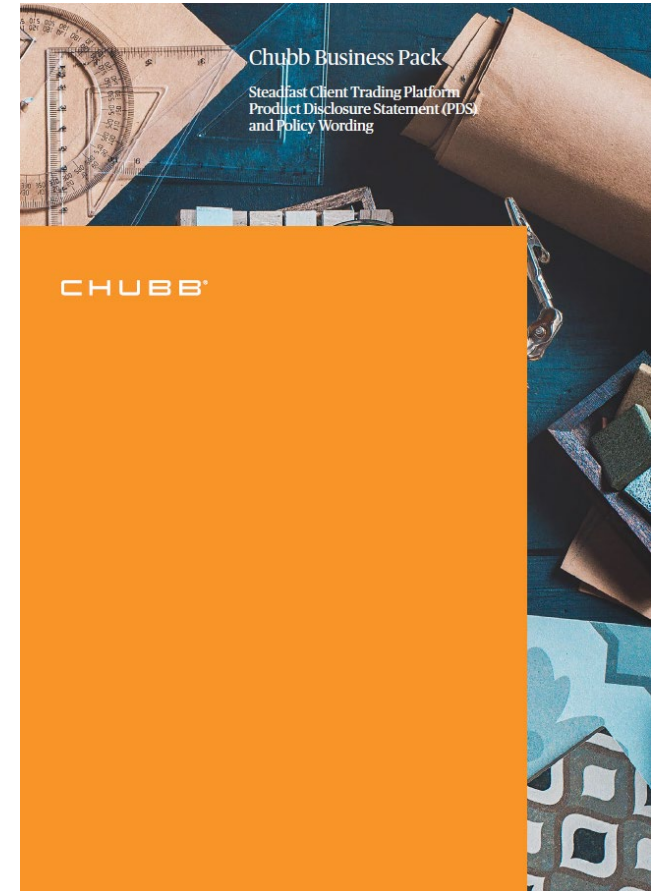
Global capability, local service

Steadfast brokers can leverage Chubb's financial strength, underwriting expertise and world-renowned claims and customer service for your SME client's with a turnover up to \$10 million.

Chubb Business Pack Insurance for SCTP

With appetite across a wide range of industries and occupations you are able to tailor solutions for your customers from the following coverage sections:

- Property Damage
- Business Interruption
- Electronic Equipment
- General Property
- Glass
- Liability
- Machinery Breakdown
- Money
- Tax Audit
- Theft
- Employee Dishonesty



Coverage considerations

Section	Comments
Property	<ul style="list-style-type: none">▪ Flood optional in wording, but will be an auto decline in platform for day 1
Business Interruption	<ul style="list-style-type: none">▪ Under-insurance deletion clause included▪ AICOW \$25,000, claims preparation expenses \$10,000 (+\$25,000 in policy general conditions)▪ Goodwill and Specified Customers and Suppliers not supported in Chubb wording
Theft	<ul style="list-style-type: none">▪ Theft without F&VE extension is full theft sum insured for Office & Healthcare (auto-endorsement)
Money	<ul style="list-style-type: none">▪ Blanket cover as standard▪ Money on premises outside of business hours (which is not in a securely locked safe or strongroom) sub-limit of \$1,000 in wording
Electronic Equipment Breakdown	<ul style="list-style-type: none">▪ Cover is for specified items only▪ Restoration of Computer Data and Computers – Increased Costs are both included as standard at \$15,000 each and both can be increased in the platform▪ Deterioration of Stock is an optional extension
Machinery Breakdown	<ul style="list-style-type: none">▪ Blanket cover only – platform requires Limit and number of units▪ Deterioration of Stock is an optional extension
Public and Products Liability	<ul style="list-style-type: none">▪ USA exports is an optional benefit▪ Platform supports optional occupation-driven extensions for QLD Electricians, Victorian Plumbers, Driving Risk and Hairdressers Treatment risk
Tax Audit	<ul style="list-style-type: none">▪ Separate section
Employee Fraud	<ul style="list-style-type: none">▪ Separate section

Chubb Business Pack Appetite

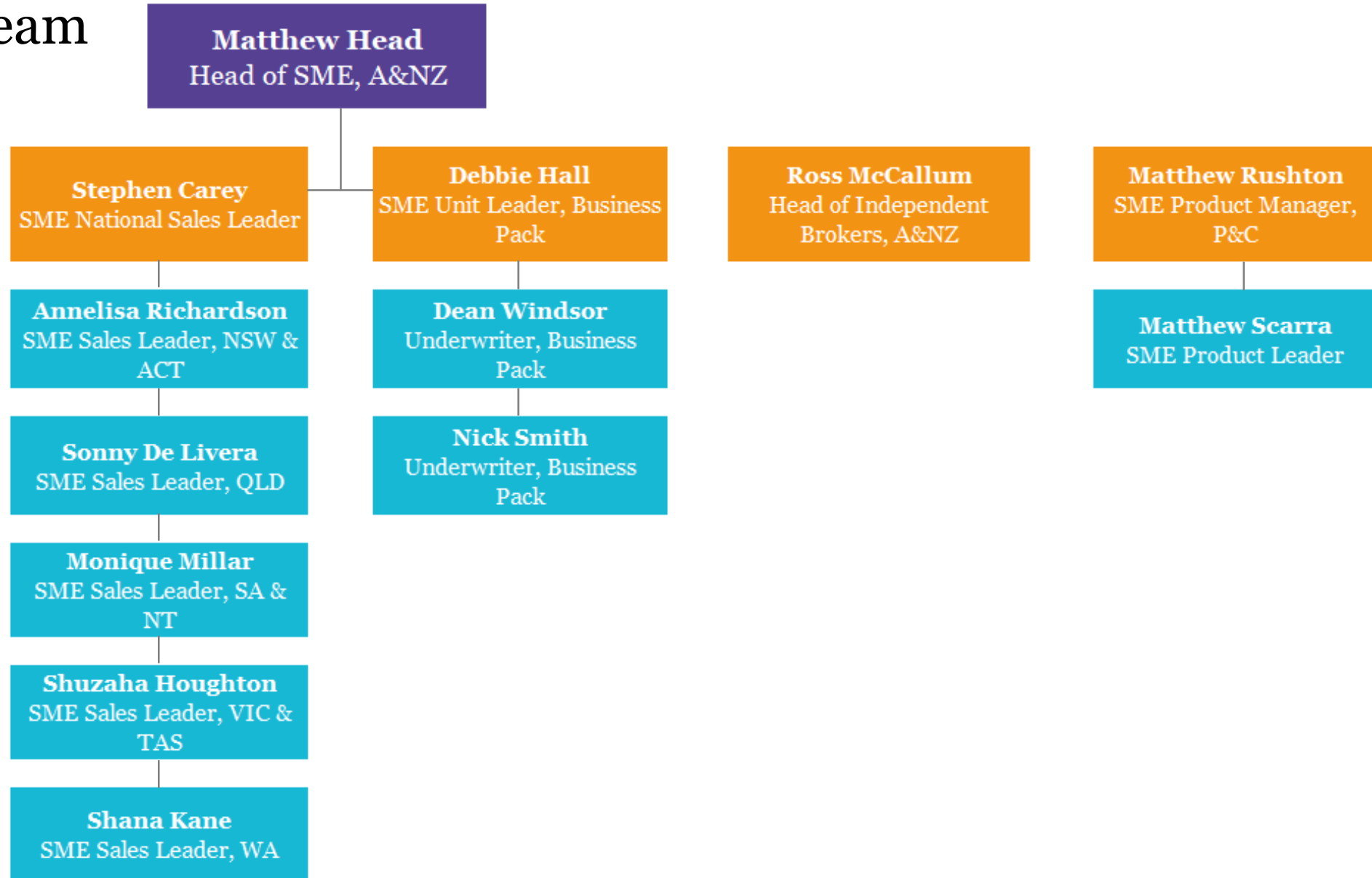
- Accounting Services
- Advertising Services
- Air Conditioning and Heating Services
- Architectural Services
- Art Gallery Operation (Retail)
- Automotive Electrical Services
- Automotive Engineers
- Awnings Installation Or Repair
- Bakery / Bakeries - Commercial Manufacturing
- Blinds Installation Or Repair
- Bread and Cake Retailing
- Bricklaying Services
- Business Administrative Services
- Business Management Services
- Cable Installation Service (Communication)
- Cafes and Restaurants
- Cake and Pastry Manufacturing
- Carpentry / Woodworking Service / Wooden Flooring Installation / Joiner / Joinery Work
- Chiropractic Services
- Cleaning Services
- Clothing Manufacturing n.e.c.
- Clothing Retailing
- Clothing Wholesaling
- Commercial Art and Display Services
- Computer Consultancy Services
- Computer Maintenance Services
- Concreting Services
- Consulting Engineering Services
- Courier Services
- Debt Collecting Service
- Delivery Service, Road (Ex. Courier)
- Dental Services
- Domestic Appliance Retailing

- Domestic Hardware & Houseware Retailing
- Duty Free Goods Retailing
- Electrical Services
- Employment Placement Services
- Engine Reconditioning, Customised
- Fabric and Other Soft Good Retailing
- Fabricated Metal Product Manufacturing
- Fashion Design Service
- Financial Asset Broking Services
- Financial Asset Investors
- Floor Covering Retailing
- Flower Retailing
- Flywire Screens, Shutters Or Blinds Installation
- Footwear Retailing
- Footwear Wholesaling
- Fresh Meat, Fish and Poultry Retailing
- Furniture Removal Service (Road)
- Furniture Retailing
- Garage Door Installation
- Gardening Services
- General Insurance
- General Practice Medical Services
- Glazing Services
- Hairdressing and Beauty Salons
- Handbag Retailing
- Handyman / Property Maintenance
- Health Insurance
- Health Services n.e.c.
- Hotel (Principally Accommodation, 4 And 5 Star)
- Household Equipment Repair Services (Electrical)
- Household Equipment Repair Services
- Interior Decorating Service

- Journalist, Freelance
- Landscaping Services
- Legal Services
- Life Insurance
- Liquor Retailing
- Locksmith (Installation Work Undertaken)
- Maintenance, Renovation Of Residential Buildings
- Market Research Services
- Metal Shed Erector
- Mobile Motor Mechanics
- Motel (<3 Storey Fire Resisting Const, Unlicensed)
- Motor Mechanics
- Motor Vehicle Clutch Or Brake Repairing
- Motor Vehicle Radiator Repairing
- Muffler Repairing, Automotive
- Musical Instruments Retailing
- Newspaper, Book & Stationery Retailing
- Optometry and Optical Dispensing
- Other Education
- Painting and Decorating Services
- Pathology Services
- Patio/Pergola Erector
- Paving & Tile Retailing
- Pet Retailing
- Pharmaceutical, Cosmetic and Toiletry Retailing
- Photographic Equipment Retailing
- Photographic Studios
- Physiotherapy Services
- Picture Frames Retail (No Manufacturing)
- Plastering and Ceiling Services
- Plumbing Services
- Printing
- Property Owner - Factory/Industrial

- Property Owner - Office (Multi Storey)
- Property Owner - Office (Single Storey)
- Property Owner - Retail (No arcades/Malls)
- Property Owner - Shopping Strip (Not arcades/Malls)
- Real Estate Agents
- Recorded Music Retailing
- Road Freight Transport Service - No Storage
- Road Freight Transport, Inc. Non-Hazardous Storage
- Roofing Services
- Secretarial Services
- Security Door Installation
- Services to Finance and Investment n.e.c.
- Services to Insurance
- Sheet Metal Product Manufacturing n.e.c.
- Shop & Office Fitters/Workshop
- Sign Erection & Installation
- Souvenirs Retailing
- Specialised Food Retailing n.e.c.
- Specialist Medical Services
- Sport and Camping Equipment Retailing
- Sunglass Retailing
- Superannuation Funds
- Supermarket and Grocery Stores
- Surveying Services
- Swimming Pool Retailing
- Takeaway Food Retailing
- Tiling and Carpeting Services
- Tourist Bureau Service
- Toy and Game Retailing
- Transmission/Gearbox, Motor Vehicle, Services
- Travel Agency Service
- Windscreen Repairing

Chubb's SCTP Team



SME Sales Leads



Stephen Carey
SME National Sales Leader
07 3018 5819
stephencarey@chubb.com



Annelisa Richardson
SME Sales Leader, NSW & ACT
02 9273 0157
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SME Sales Leader, QLD
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Shuzaha Houghton
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Shana Kane
SME Sales Leader, WA
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skane@chubb.com

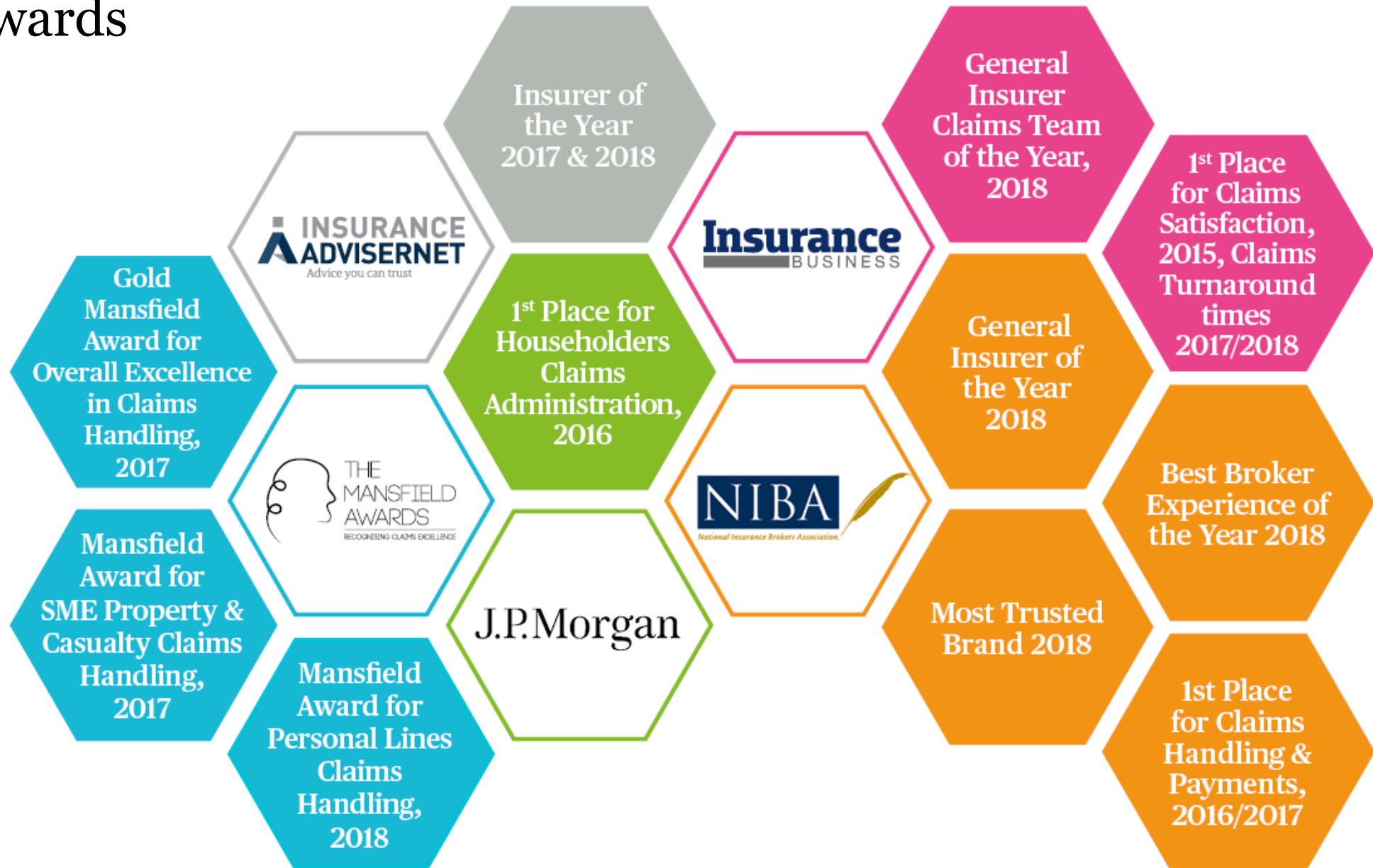
SCTP Contacts

Underwriting Team For any underwriting queries during quote/placement process:	Sales Leads For any queries relating to our wider Business Pack appetite and SME capabilities:	Tech Support For all queries relating to technology:
Dean Windsor O 03 9242 5332	QLD Sonny De Livera M +61 401 687 274 E sonny.delivera@chubb.com	Brokers should contact the Steadfast Technical Support team in the first instance:
Nick Smith O 03 9242 5113	NSW & ACT Annelisa Richardson O +61 2 9273 0157 E arichardson@chubb.com	E support@steadfasttech.com.au O 1300 850 659
Debbie Hall O 03 9242 5129	VIC & TAS Shuzaha Houghton O +61 3 9242 5196 E shuzaha.houghton@chubb.com	When Steadfast Technical Support determines that an issue originates from Chubb, they will triage it to Chubb's Broker Platform Support service.
E SCTP.businesspack@chubb.com	SA & NT Monique Millar O +61 8418 3014 E monique.millar@chubb.com	
	WA Shana Kane O +61 8 9223 0156 E skane@chubb.com	

FAQ

Question	Answer
What is the risk appetite on SCTP?	Chubb's existing Business Pack appetite will remain similar for SCTP, with the initial focus on occupations that make up 80% of policies currently placed via the platform.
Will I get the same price on Sunrise and SCTP for the same risk?	Some occupations and sections will have a slight variation due to different questions and different rating factors. However, the general pricing approach for SCTP is to be consistent with the Sunrise model.
What is the process to renew Sunrise policies?	Existing Sunrise policies should be quoted on SCTP as a new business policy. This means the policy can be referred to ensure underwriting and pricing consistency while recognising the increased commission on SCTP.
Will Chubb be able to match renewals on Sunrise when processed as new business on SCTP?	A Chubb renewal entered into SCTP as new business will trigger a referral. Please ensure the Sunrise policy number is provided in the referral and that Sums Insured and Sections are as per the Sunrise renewal invitation.
If a broker has a discretionary discount will they be entitled to it for this product?	Discounts currently offered for Chubb Business Pack through alternative market platforms will be available through SCTP.

Recent Awards



Our Claims Service Proposition

Expert examiners will handle claims and take into account the value and complexity of the claim to ensure the best service is provided.



Our nationwide network of loss adjusters, repairers, restorers and independent experts are available to service claims.



A well practised CAT Plan will ensure service is maintained & help is provided to our customers when they need it most.



Dedicated out of hours service for Chubb customers to ensure that help is available 24/7.



Chubb's best practice guidelines are designed to exceed Code of Practice requirements and the customers expectations.



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Claim submission

1. Steadfast brokers to submit a claims request to Chubb via email. Claim request must include policy and event details.
2. Chubb will assess the claim and payments will be made directly to adjusters, lawyers, the insured or claimants using Chubb systems.

Chubb Claims Contact Details

Property claims lodgement & queries	Ben Woodbridge	02 9335 320	Aus.PropertyClaims@chubb.com
Liability claims lodgement & queries	Scott Jordan	02 9273 0104	Aus.LiabilityClaims@chubb.com
Fin Lines claims lodgements & queries	Blake Baxter	02 9273 0159	Aus.FinancialLinesClaims@chubb.com
General claims admin issues & queries	Sandeep Paul	02 9273 0474	Sandeep.Paul@chubb.com

What's Next



1. Look out for an email from Chubb containing broker support material.



2. From 23 September, trade Chubb Business Pack Insurance on SCTP.



3. Ongoing service and support from your local Chubb SME Sales Lead.

Why Chubb?



No channel conflict.
Chubb is dedicated to the
broker market.



Award-winning claims
handling.



Chubb's global
capability and
experience with large
accounts is now available in
the SME market.



2018 NIBA General
Insurer of the Year &
2018 Best Broker Experience



Underwriting excellence.



Dedicated SCTP service
teams.

Summary

- ✓ From 23 September, you can trade Chubb Business Pack Insurance on SCTP
- ✓ Chubb has appetite for 1000 occupations
- ✓ We have a dedicated SCTP servicing team
- ✓ Expect our award-winning claims handling

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Questions

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Thank you

Steadfast 