

CHUBB®

CODA

40 years of Building Trust & Partnerships

Founded in 1985, Corporate Officers and Directors Assurance (CODA) is Chubb's flagship personal asset protection product for Directors and Officers. Chubb Bermuda's CODA Premier policy was the first of its kind and is still widely regarded as the industry gold standard for Side A D&O coverage.



Proven Policy Language

The 40th anniversary edition of the CODA Premier policy draws on real world claims paying experience to enhance our commitment to provide the broadest sustainable Side A coverage in the market. The refined policy language has been carefully crafted over time by industry professionals with a long history of successfully addressing evolving Side A D&O exposure on behalf of our Insureds. Learn about some of the key features of the CODA Premier 40 policy [here](#).

Proven Claims Track Record

Chubb Bermuda's claims professionals have extensive experience in the amicable resolution of complex Side A D&O matters, including difference-in-conditions (DIC) scenarios, with a close-knit culture that fosters alignment of interest between underwriting and claims functions. Our track record speaks for itself, with hundreds of millions of dollars in Side A claims paid while offering renewals to 100% of those insureds. We also leverage our market leadership by providing annual updates on Side A exposures and claims. (See "[Sample Side A Claims, Spring 2026](#)")

Differentiated Multi-national Capabilities

Chubb Bermuda provides our clients with truly global Side A solutions via our unique multi-pronged approach:

- **Multi-national Wraps:** Chubb Bermuda can "wrap" our CODA Bermuda policy with Lloyd's Syndicate 2488 and/or Chubb European Group (CEG) paper to efficiently address licensing concerns in many countries. Our delegated authority from those entities and automated system provide a fast and seamless quoting process. Learn more [here](#).
- **Local Policies:** Chubb Bermuda can also leverage Chubb's extensive global footprint of offices and affiliates to offer local policies in most countries, delivered via our best-in-class Global Services Team, and tied-in to the CODA primary or Lead DIC policy.
- **FOS Policies:** Our London based underwriters at Chubb Bermuda International can issue the CODA policy, or a duplicate FOS policy, on European licensed paper.

Innovation & Regulatory Flexibility


As the designated Center of Excellence for the CODA product, Chubb Bermuda works in tandem with our knowledgeable broker base to leverage Bermuda's regulatory flexibility and speed to market to address specific client needs. This includes manuscript CODA policies, bespoke broker & client amendatory endorsements, and other custom enhancements. Our localized authority structure empowers our stable team of underwriters to make decisions quickly, with large blocks of capacity to deploy on a primary or excess basis across virtually all industry classes.

Relationship Focused Approach

Founded on a long-term, relationship-based philosophy, Chubb Bermuda still serves many of our founding CODA clients today. With a retention ratio consistently over 90% and demonstrated pricing stability across the market cycles, our experienced team stays focused on the bigger picture. Our clients also appreciate our ability and willingness to develop broader relationships by partnering with them with other Financial Lines products, including EPL, Cyber, E&O, and Transactional Liability.

Stable, AA Rated Capacity

The CODA Premier 40th anniversary edition continues to take a long-term, sustainable approach to protecting our Insureds across the market cycles. The policy, and go-to-market strategy, are backed by tenured professionals committed to our product, who have extensive experience with the nuances of a complex claims environment and have underwritten your insureds' exposures accordingly. We retain the risk on our S&P AA (Stable) rated paper, with a promise to pay against our own, industry-leading brand. Let Chubb's flagship CODA Bermuda policy be your insureds' first line of defense for personal asset protection.



Contact One of Our
Financial Lines Managers
to Learn More:

Rick Porter

Executive Vice President, Head of
Liability Lines
441.299.9201
richard.porter@chubb.com

Stephen Jones

Senior Vice President
441.299.9219
stephen.a.jones@chubb.com

Robert Spurling

Senior Vice President
441.299.9293
robert.spurling@chubb.com

Chubb

17 Woodbourne Avenue
Hamilton HM08 Bermuda
O +441.295.5200
www.chubb.com

Chubb is the world's largest publicly traded property and casualty insurer. 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.

As an underwriting company, we assess, assume, and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes. Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, and local operations globally.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. 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.

Chubb Bermuda's insurance products are available through non-US-based brokers only. The information contained in this document is intended for general marketing purposes and information only. For terms and conditions of coverage, please refer to the specific policy wording. Chubb Bermuda Insurance Ltd. is regulated by the Bermuda Monetary Authority. It is not licensed in the U.S. as an admitted insurer, nor is it an eligible excess and surplus lines insurer.