

Chubb Bermuda

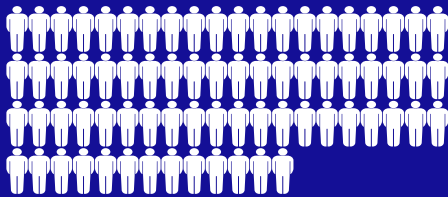
A Comprehensive Employment Practices Solution

Combined Primary & Excess EPL/W&H Product

Equal Employment Opportunity Commission (EEOC)

The EEOC has seen **72,675 charges** in 2019

- **Retaliation** charges increased the most by 2.2% and accounted for 53.8% of all filed charges and continue to increase significantly
- The EEOC filed **157 lawsuits** in 2019

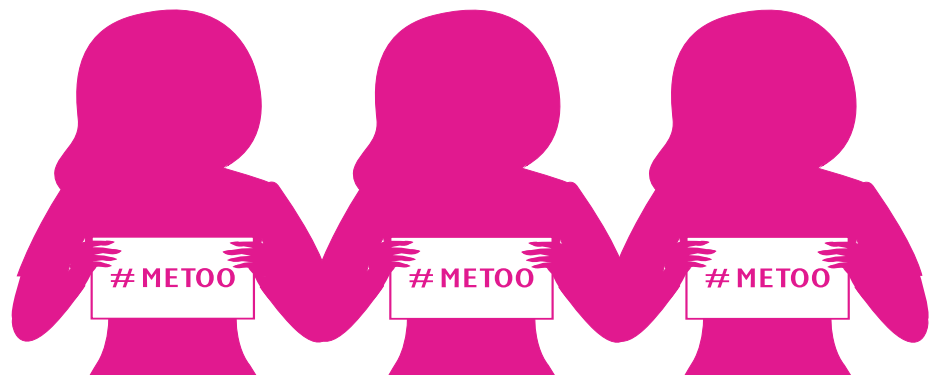


72,675 charges

#MeToo & Sexual Harassment

The #MeToo movement continues to gain momentum and is a significant driver of employment and workplace class action litigation

- **Sexual harassment charges increased over 12% between 2017 to 2019**, and monetary benefits for these charges have increased dramatically to **\$68.2M in 2019** (from \$56.6M in 2018)
- 2019 experienced the **second-highest** number of sexual harassment charges since 2012

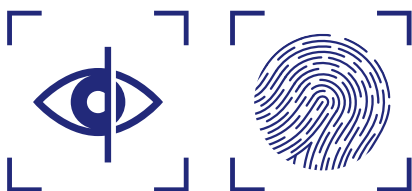


\$68.2M in 2019

Biometric Privacy Act (BIPA)

BIPA saw **160+ class actions** filed in 2019 related to BIPA violations

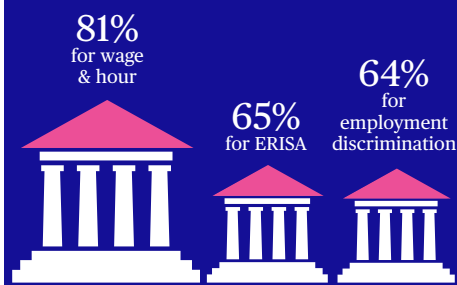
- Up from 79 class actions filed in 2018



160+ class actions
filed in 2019

Plaintiffs' Bar

For the following workplace related filings, the plaintiffs' bar achieved the **highest rate ever of class action certifications in federal courts in the past 16 years***



Wage & Hour

- **W&H Settlements** more than doubled to **\$449M in 2019** from \$253M in 2018



W&H Settlements

*Per the 2019 Seyfarth Shaw Workplace Class Action Report – highest rate in the Report's 16-year history

A Tower Built By You & For You

For buyers of large EPL and W&H insurance programs, Chubb Bermuda offers companion primary Employment Practices Liability and primary Wage and Hour coverage, in addition to our longstanding excess coverage offering.

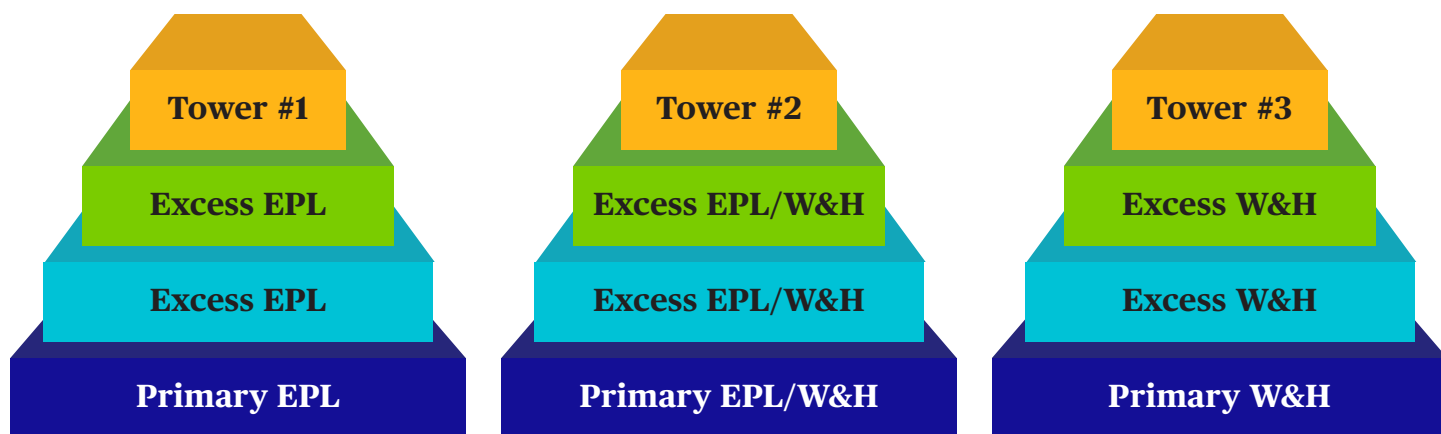
We offer tailored solutions specific to client needs. When you engage with our underwriters, you get customized coverage that fits your particular risk profile. We practice the art of insurance *craftsmanship*, allowing us to construct your primary and excess EPL and W&H tower in a variety of ways, providing you with individualized – and far more effective – protection.

The Chubb Bermuda Difference Market-Leading & Customized, Large Block Capacity

The ideal tower may combine, for instance, standalone primary and excess EPL coverage or blended primary EPL/W&H coverage with standalone excess EPL coverage. Take a look at a few of the options that we can partner with you to design for the program you need, giving you the protection that you can trust.

Chubb Bermuda's coverage offerings are claims reported, a differentiating feature in the Bermuda market. They can be issued as either a standalone or blended policy for the complete-solution insurance protection large employers want when building an EPL and W&H tower.

EEOC – <https://www.eeoc.gov/eeoc/statistics/enforcement/index.cfm>



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For more information about Chubb Bermuda's other insurance products, please contact your Bermuda or non-U.S.-based broker.

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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'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.

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