

About Chubb in New Zealand

“The Chubb name carries our promise of superior service, underwriting and execution. Our unique combination of people, products and places positions us to meet the needs of clients no matter where they are in the world.”

CHUBB®

– Evan Greenberg, Chairman & CEO

Corporate Profile

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, 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. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally.

In New Zealand, Chubb serves multinational corporations, mid-size and small businesses with property and casualty insurance; affluent and high net worth individuals with substantial assets to protect; and individuals purchasing travel and personal accident insurance.

Business Insurance

For small to medium sized businesses, large corporations and multinationals, Chubb in New Zealand has the underwriting expertise, risk appetite and global network to tailor insurance coverage and services to help clients reduce risk and mitigate loss.

Chubb business insurance products include:

- Business Travel (and associated Leisure Travel), Group Personal Accident and Inpatriate/Expatriate
- Commercial Crime
- Commercial Packages
- Construction (annual & one-off projects)
- Cyber
- Directors and Officers
- Employers Liability

- Energy & Power
- Environmental Liability
- Fire/ISR
- General Property
- Insurance for Clean Tech, Life Sciences, Technology and Entertainment companies (Custom Industry Solutions)
- Insurance for Financial Institutions
- Insurance for Fine Arts and Leased Assets
- Management Liability
- Marine
- Marine Services Liability
- Mobile Plant and Equipment
- Political Risk / Trade Credit
- Product Recall
- Professional Indemnity
- Public and Products Liability (primary, excess and umbrella liability)
- Statutory Liability
- Strata/Body Corporate
- Surety

Personal Insurance

Chubb Masterpiece is a unique, market leading policy for people who own prestigious homes, fine art, jewellery and valuable possessions. Chubb also provides travel insurance to individuals and families.

Chubb personal insurance products:

- Deluxe Home & Contents
- Valuable articles
- Family Protection
- Personal Liability Insurance
- Leisure Travel Insurance
 - One Trip
 - Annual Plans

Chubb Financial Strength Ratings

S&P Global Ratings*

AA/Stable

Chubb Group's core operating insurance companies.

AA-/Stable

Chubb Insurance New Zealand Limited.

* The use of the S&P rating is restricted and is provided solely for the information of wholesale clients. It must not be used by or relied upon by any retail client. The rating scale is available for inspection at every Chubb office in New Zealand.

Multinational Insurance Programmes

Chubb Global Accounts focuses our worldwide underwriting, service and claims capabilities on organisations with complex multinational risks.

With Chubb Global Accounts you will benefit from:

- A complete approach to your global insurance needs
- The power of our global network making it easy to connect with the resources you require
- A broad, global product offering and deep expertise in complex and emerging risks
- Streamlined programme management
- Local expertise in legal and regulatory compliance issues around the world
- Access to Chubb Worldview®, an award-winning web portal to help you manage your global programme in real time

The Chubb Claims Difference

Globally, Chubb has over 130 years of experience handling claims. Locally, we are leveraging that experience to craft a claims value proposition of quality, dependability, technical proficiency and clear and consistent communication.

We believe the best way to manage a claim is through a coordinated engagement with our clients, agents and brokers. Each claim is unique, and our claim handling approach is tailored to the situation with an unwavering commitment to provide world class service.

We conduct our overall business within prudent financial guidelines, and establish accurate and timely reserves to assure our ability to deliver on our promises to our clients and pay covered losses when they occur. Chubb Group's net loss reserves of US\$47.8 billion back our policyholder commitments.

Chubb Risk Engineering Services

Chubb Risk Engineering Services is a global network of more than 400 risk engineers who craft practical risk management solutions for Chubb clients and offer customised programmes to help minimise potential risk.

Our Risk Engineers have extensive experience in a wide range of industries and are familiar with local regulations and industry best practices, as well as international standards. Risk assessments are based on the methodology outlined in *ISO 31000, Risk Management - Principles and Guidelines* and advice considers our global loss lessons. Areas of expertise include; Property, General Liability, Products Liability, Employers Liability, Boiler & Machinery, Petrochemical Facilities, Power Generation, Construction, Marine and Environmental risks.

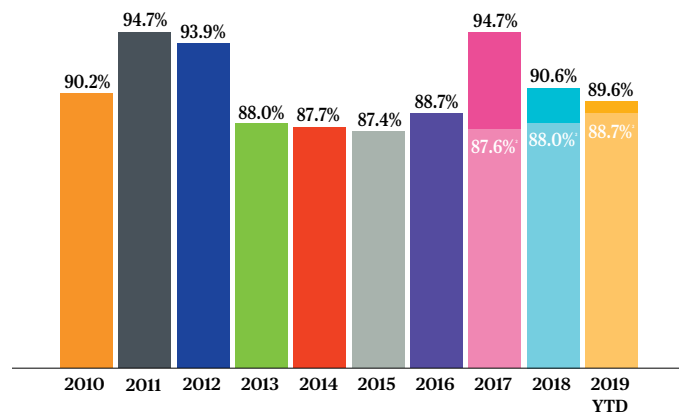
To support the Enterprise Risk Management programmes of our clients, Chubb Risk Engineering services include; risk assessment and benchmarking, risk control solutions, business impact and continuity planning; reviews of major projects, special cargos, product quality systems, product recall, supply chain, protection systems, plant and equipment maintenance. We also provide ongoing technical support such as self-assessment tools, training, emerging risks and technical bulletins.

Chubb - global highlights

Chubb is the world's largest publicly traded property and casualty insurer employing approximately 31,500 people worldwide.

- Gross Written Premium of US\$38 billion¹
- Total assets of US\$174.5 billion
- Total capital, which reflects our capacity to take on risk, of US\$67.5 billion

P&C Combined Ratio



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