







# Environmental Commercial Insurance Manufacturing Success Stories

General liability, auto liability and property policies often contain pollution exclusions or provide limited pollution coverage, thereby potentially creating coverage gaps for first-party exposures and third-party claims. A dedicated pollution liability policy can help fill those gaps to assist in protecting a company’s financial standing. Below are just a few of the integrated coverage solutions that Chubb has provided recently to manufacturing industry clients.

Who	What	The Chubb Difference
<p><b>Ultrasonic machining company</b> that provides machining services on hard, brittle materials, to provide components for the Semiconductor, MEMS, Transportation, Defense &amp; Aerospace, Medical, and Life Sciences industries</p>	<ul style="list-style-type: none"> <li>• Premises Pollution Liability</li> <li>• Domestic Package</li> <li>• Auto</li> <li>• Applied Technology Package</li> <li>• Umbrella</li> </ul>	<ul style="list-style-type: none"> <li>• Strong existing <b>relationship</b> with the agent</li> <li>• Chubb was able to offer a <b>smooth, seamless, transaction across all lines</b> of coverage</li> <li>• The quotes provided were both <b>competitive and comprehensive</b> in nature</li> <li>• The <b>risk engineering</b> survey conducted for the package was used to satisfy the environmental engineering requirement, thus eliminating the need for a second, product line specific, survey</li> <li>• The package underwriter worked with the agent to ensure Chubb was the lead market</li> <li>• The environmental underwriter showcased Chubb’s <b>coverage enhancements</b> over the competition, leading to the client purchasing this new line of coverage</li> </ul>
<p><b>Specialty chemical manufacturer</b> that serves different industries such as paper, textiles, agriculture, automotive, personal care, etc.</p>	<ul style="list-style-type: none"> <li>• Premises Pollution Liability</li> <li>• GL Plus</li> <li>• Auto</li> <li>• Umbrella</li> </ul>	<ul style="list-style-type: none"> <li>• Chubb received the submission as a result of <b>strong collaboration</b> between Specialty Casualty and Environmental on similar risks</li> <li>• Underwriters worked together to deliver a <b>comprehensive program</b></li> <li>• Coverage enhancements and <b>value added services</b> were presented via Webex</li> </ul>
<p><b>Manufacturer of highway safety and traffic control products</b> such as variable message signs, radar speed trailers, temporary road closure devices, etc.</p>	<ul style="list-style-type: none"> <li>• Premises Pollution Liability</li> <li>• Domestic Package</li> <li>• Auto</li> <li>• Umbrella</li> <li>• Applied Technology Package</li> </ul>	<ul style="list-style-type: none"> <li>• The package underwriter forwarded the submission to environmental</li> <li>• Environmental issued a <b>bindable quote using the package submission</b> information and a loss control report from a year prior</li> <li>• The underwriter provided the broker with <b>marketing collateral</b> detailing manufacturing exposures, claims examples and coverage solutions to help sell the <b>new line of coverage</b></li> <li>• Chubb <b>branch management</b> actively helped obtain the bind orders</li> </ul>

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<b>Chemical manufacturer</b> that provides toll blending, chemical blending and packaging services	<ul style="list-style-type: none"> <li>• Premises Pollution Liability</li> <li>• Domestic Package</li> <li>• Auto</li> <li>• Applied Technology Package</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Existing relationship</b> on the package and auto lines of coverage</li> <li>• The underwriter provided the broker with <b>marketing collateral</b> detailing manufacturing pollution exposures and our product highlights to help sell the <b>new line of coverage</b></li> <li>• Coverage was provided on an <b>admitted basis</b> via commercial deregulation</li> <li>• <b>Various coverage structures</b> were offered to provide premium savings</li> <li>• Underwriting <b>information was shared across product lines</b> to help fulfill binding subjectivities</li> </ul>
<b>Manufacturer of formaldehyde-free wood composite panels</b> used in all types of woodworking and millwork applications	<ul style="list-style-type: none"> <li>• Premises Pollution Liability</li> <li>• Domestic Package</li> <li>• Auto</li> <li>• Umbrella</li> <li>• Applied Technology Package</li> </ul>	<ul style="list-style-type: none"> <li>• The agent approached Commercial Insurance (CI) regarding the insured's Contractors Pollution Liability (CPL) renewal</li> <li>• The CI Underwriter directed the agent to Environmental</li> <li>• Environmental restructured the CPL policy to a Premises Pollution Liability (PPL) policy to <b>better address the client's exposures</b></li> <li>• CI secured their renewal and Environmental wrote the <b>new PPL policy</b></li> </ul>

## Why Chubb?

 <b>Financial Strength</b>
 <b>Risk Engineering Services</b>
 <b>Industry Expertise</b>
 <b>Global Reach</b>
 <b>Superior Claims Service</b>
 <b>Tailored Solutions</b>

Please keep Chubb Environmental in mind for your pollution liability needs. For more information regarding our products and services, please visit [www.chubb.com/us/chubbenvironmental](http://www.chubb.com/us/chubbenvironmental)

### Contact

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**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. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers. 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. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.