

# Chubb's Construction Industry Practice

A proven leader in the construction industry, Chubb delivers integrated property and casualty and specialized insurance solutions with sophisticated claim management, loss control, risk and safety engineering. Our coverages and services are tailored to meet the unique needs of construction clients — ranging from small trade contractors to large general contractors and project risks of all sizes. We work collaboratively to help develop effective risk management solutions that utilize both traditional and non-traditional approaches.

## Key Highlights

- Well established industry practice at Chubb with Over \$1.6B Gross Written Premium across multiple lines of coverage
- 500+ people specializing in construction underwriting, claims, and risk engineering
- 130+ years as a leading Surety provider
- Construction Client Advisory Board
- Partnership with ESIS® to provide best-in-class claims service
- Risk Engineering onsite visits, recommendation tracking, and training

## World Class Services Offerings

When it comes to service, our dedicated industry specialists work collaboratively with the client's team — and our capacity is backed by our infrastructure to deliver thousands of policies annually.

- An extensive suite of products specifically designed for construction risks, and customized for each individual client
- Consultative approach to loss prevention through skilled risk engineers across multiple insurance products, including specialized expertise in tunneling, transportation, cranes, bridges, and much more
- Dedicated Construction Defect and Construction Bodily Injury & New York Labor Law claim teams comprised of professionals with extensive claim litigation experience and coverage expertise in these industry segments
- Superior use of technology. A few examples include:
  - Worldview® provides access to account information, real-time status updates, and customized reporting tools

## Target Classes

- **General Contractors and specialty trade contractors**
- **Commercial grade construction projects with favorable occupancies including office buildings, manufacturing facilities, warehousing & distribution, datacenters**
- **Energy Projects**
- **Heavy Civil/Transportation Infrastructure Projects**

- Accelerator® — an award-winning, web-based risk management solution
- ESIS® on Call — 24/7 rapid response service assisting clients in the aftermath of a construction accident
- StreamLabs, A Chubb Company — leading IoT enabled water monitoring, leak detection and water shut-off products

## CHUBB SOLUTIONS

- Contract Surety
- Workers Compensation
- General Liability
- Commercial Auto
- Excess Casualty

- OCIPs / CCIPs & Maintenance Wrap-Ups
- Multiline & Monoline Programs
- Builders Risk Master Policies & Project-Specific Programs

- Environmental CPL & PPL
- Professional Liability
- Railroad Protective Liability
- Cyber Liability
- Claims Administration through ESIS®

- Global Client Executive Services
- Claims Business Consultants
- Management Liability
- Accident & Health
- Foreign Casualty

## What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Office Building Project	<ul style="list-style-type: none"> <li>• General Liability</li> <li>• Workers Compensation</li> <li>• Excess Liability</li> <li>• ESIS TPA Claims Services</li> <li>• Builders Risk</li> <li>• Contractors Pollution Liability OCIP</li> </ul>	Over \$4M GWP	The insurance procurement for this project was split between the owner and the contractor. Chubb coordinated amongst multiple product lines to provide a comprehensive solution for all parties.
Infrastructure Contractor	<ul style="list-style-type: none"> <li>• General Liability</li> <li>• Auto Liability</li> <li>• Workers Compensation</li> <li>• Lead Umbrella</li> <li>• ESIS TPA Claim Services</li> <li>• Builders Risk</li> <li>• Contractors Pollution Liability</li> </ul>	Over \$7M in expanded premium	This long-time Chubb Surety client had familiarity with the offerings of the Construction Industry Practice. When the account went to market, Chubb was their first choice. Additionally, Chubb provided the lead \$10m in support of Chubb winning the primary casualty placement. The other lines of coverage were able to utilize the familiarity with the client to round to provide competitive multi-line approach.
Stadium Project	<ul style="list-style-type: none"> <li>• General Liability</li> <li>• Workers Compensation</li> <li>• Excess liability</li> <li>• ESIS TPA Claims Services</li> <li>• Builders Risk</li> </ul>	Over \$11.5M GWP	The primary casualty underwriter structured a program that met the project needs which we paired with a lead excess program. These were further complimented by ESIS' ability to support an alternative dispute resolution program.

## What We Have Paid Lately

- An insured employee operating an insured vehicle carrying telephone poles that extended 12 feet beyond the length of the trailer, made a turn, resulting in the poles piercing the plaintiff's vehicle. The plaintiff suffered an above the knee amputation and subsequently died days later from an infection in that leg. Transporting the poles in this fashion was a violation of a local ordinance. Chubb's strategy of early involvement, time value of money, and structured settlements achieved a favorable resolution in a dangerous venue with an emotional family and aggravating liability facts. Total amount paid: \$10M.
- A general contractor was involved in rebuilding a 33-mile Canal in Southern California. Unprecedented rainfall and catastrophic flooding caused extensive damage, requiring a massive clean-up effort and extensive repairs. Time was of the essence due to the region's water supply challenges. Chubb worked with our insured to provide a quick and amicable resolution to fund and expedite repair work and keep the project on schedule. Overall amount paid was \$7.75M cumulatively including deductible payment.

## Web Links

- [Insurance for Construction](#)
- [Chubb Risk Engineering Portal](#)
- [Claims Service – What Makes Us Unique](#)

## WHY CHUBB?

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|--------------------------|-----------------------------|----------------------|
| • Underwriting Expertise | • Risk Engineering Services | • Global Reach       |
| • Tailored Solutions     | • Superior Claims Service   | • Financial Strength |

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. 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. 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. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.