

Chubb's Manufacturing Industry Practice

As manufacturers embrace evolving technology and the impressive productivity gains that come with innovation, the insurance industry must think about manufacturing exposures in new ways. Chubb understands these challenges and our Manufacturing Industry Practice is positioned to proactively help companies of all sizes navigate and thrive in today's world of uncertainty.

Key Highlights

CHUBB'S MANUFACTURING INDUSTRY PRACTICE HAS...

- Over 50 years of experience providing insurance solutions to address the diverse exposures facing manufacturers
- Underwriting appetite to support manufacturers as they develop new technologies or enter into new industries, with significant capacity to support monoline or integrated insurance programs
- Global capabilities to help protect multinational operations and exposures through one of the largest networks of owned, local branches throughout the world
- Capabilities broken out across Advanced and Traditional Manufacturing focus areas, with deep expertise across underwriting, claims, and risk consulting, as well as IoT and technology capabilities

World Class Services Offerings

- 2,100 claims professionals with specialized industry experience servicing clients in North America
- 500+ global in-house risk engineers with deep industry and technical knowledge to help manufacturing companies identify, mitigate and control risk
- Advanced services in business continuity planning and supply chain disruption
- Infrared thermography analysis to help identify hot spots without disrupting electrical services or business operations

Target Classes

- Machinery
- Fabricated metal
- Auto parts
- Federal government contractors
- Plastic product
- Instrument
- Aviation
- Food
- Clothing
- Chemical
- Sustainability product developers
- Printers and publishers

Operations may be defined as Advanced or Traditional within Manufacturing.

Advanced Manufacturing utilizes cutting-edge technologies and automation to improve efficiency, flexibility, and product quality, enabling customization and rapid adaptation to market demands. Traditional Manufacturing relies on conventional methods and manual labor with limited technology integration, resulting in standardized processes.

CHUBB SOLUTIONS

- Primary Casualty
- Property
- Umbrella

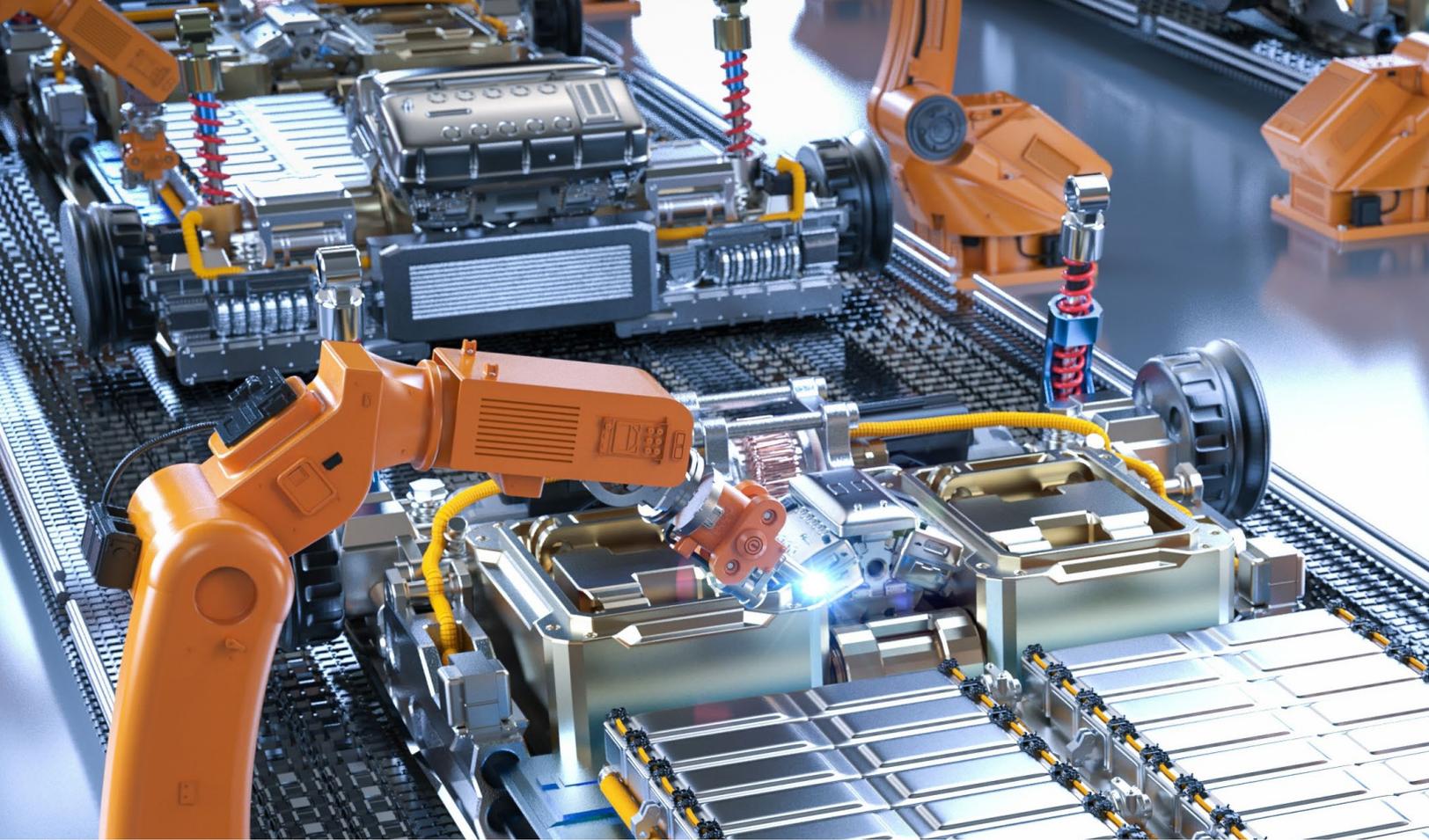
- Accident & Health
- Cyber
- Environmental
- Financial Lines

- Multinational
- Product Recall
- E&O

- Foreign
- Marine
- Aviation

What We Have Written Lately

Type	Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Advanced Manufacturing	Components and Parts Supplier for Military Aircraft	<ul style="list-style-type: none"> • Package • Auto • Workers' Compensation • Umbrella • Aircraft Products Liability 	\$320,000	<ul style="list-style-type: none"> • Aircraft Products Liability written on an admitted basis • Deep knowledge of federal government contractor exposures
Advanced Manufacturing	Design/ Manufacturing Custom Machinery, Automation And Robotic Systems	<ul style="list-style-type: none"> • Auto • Equipment Breakdown • E&O • Global GL • Property • Umbrella 	\$200,000	<ul style="list-style-type: none"> • Dedicated risk consulting and underwriting expertise
Advanced Manufacturing	Long-Duration Energy Storage Systems (Alternative to Lithium-Ion)	<ul style="list-style-type: none"> • A&H • Auto • Equipment Breakdown • Foreign • Package • Umbrella • Workers' Compensation 	\$150,000	<ul style="list-style-type: none"> • Dedicated risk consulting and underwriting expertise • Meeting with insured to truly understand the technology and the difference from similar developments utilizing different storage mediums
Traditional Manufacturing	Machine Shop	<ul style="list-style-type: none"> • Auto • E&O • Package (including global GL) • Umbrella • Workers' Compensation 	\$50,000	<ul style="list-style-type: none"> • Ability to respond quickly and on all lines • Provided E&O • Solved a small foreign sales exposure by globalizing our GL form
Traditional Manufacturing	Plastic Packaging/ Liner Manufacturer	<ul style="list-style-type: none"> • Auto • Cyber • Equipment Breakdown • Financial Lines • Package • Umbrella • Workers' Compensation 	\$1,000,000+	<ul style="list-style-type: none"> • Provided an all lines solution • Risk consulting proactive engagement with insured on both the Auto and Property. Insured valued and implemented improvements discussed during the survey
Traditional Manufacturing	Swimming Pool Manufacturer	<ul style="list-style-type: none"> • Equipment Breakdown • Global Master Controlled Property Program 	\$400,000+	<ul style="list-style-type: none"> • Global capabilities including claims, risk consulting and underwriting for overseas manufacturing plants
Traditional Manufacturing	Athletic Apparel	<ul style="list-style-type: none"> • Forefront Financial Lines (inc. Workplace Violence) • Global GL • Media Liability • Umbrella • Workers' Compensation 	\$600,000	<ul style="list-style-type: none"> • Global capabilities • Willingness to provide a guaranteed cost structure • Financial Lines/Media Liability solution as a complement to global casualty



What We Have Paid Lately

- Insured imported a pump from China to be sold along with the products that they manufacture. The pump caught fire, causing \$2.45mm in damages to the building, as well as loss of personal personal property and business income for both the customer who purchased the pump as well as the building owner. There was no contract with the supplier of the pump in China nor do they have a U.S. presence. Thus, subrogation against the pump manufacturer was not possible. The claim was settled in excess of \$1.1mm plus \$150,000 of defense expenses.
- Insured suffered a fire to a long-term manufacturing facility that destroyed much of the facility with what remained being torn down after the fire. Six years after the fire, the insured received a directive from the state to clean up specifically identified pollutants, alleged to have caused both soil and groundwater contamination, at the site. As a part of Chubb's Environmental insurance policy, purchased by the insured, Chubb hired a consultant to work with the insured to respond to the state as well as remediate the claim. Chubb paid approximately \$5mm for remediation of the site.

Web Links

- [Insurance for Manufacturers](#)
- [Agent & Broker Resource Center](#)
- [Claims Service – What Makes Us Unique](#)

WHY CHUBB?

- **Underwriting Expertise**
- **Tailored Solutions**
- **Risk Engineering Services**
- **Superior Claims Service**
- **Global Reach**
- **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. 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.