An aerial photograph of a multi-level highway interchange. The image is partially covered by a teal-colored overlay on the left side. The highway has multiple lanes with yellow and white markings. There are concrete pillars supporting the elevated sections. A grassy area with some circular manholes is visible on the right side. A street sign and a light pole are visible on the left side.

CHUBB®

Chubb North America
Major Accounts

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Chubb North America Major Accounts



Matt Merna

*Division President
North America
Major Accounts*

Chubb North America Major Accounts specializes in meeting the risk management needs of large U.S. and Canadian-based companies that require tailored, innovative coverage solutions. We have extensive expertise in global underwriting, regulation, loss assessment and mitigation, and claims handling, and we provide close support through coordinated relationship management. We are dedicated to working collaboratively with clients and their brokers to craft and deliver differentiated solutions through Chubb's extensive global services and claims operations.

With underwriting centered in Chubb's eight North American regions and an added presence in 40 branch offices, our experienced team of underwriting managers, field-based client segment leaders, claims technicians, and service professionals are fully prepared to develop insurance programs on a global basis to serve the needs of today's large corporate and institutional marketplace.

Core Coverages & Services

We offer a full range of property, casualty, accident and health, risk management, and claims handling solutions.

Accident & Health

Because getting the best value for each insurance dollar is important to our clients, we are driven to consistently deliver innovative accident and health insurance programs to meet the unique needs of today's market. With our strong international network, local expertise, financial security, and industry leading technology, Chubb offers custom solutions that are distinctive within the marketplace.

Multinational Corporate Travel
Accident and Sickness Programs

Global Scholastic Travel Accident and
Sickness Programs

Participant Accident Programs for
Domestic and International Risks

Occupational Accident and Contingent
Employer Liability Products

Supplemental Accident and Sickness
Products for Employers and Affinity
Markets

Chubb Global Casualty

We offer a wide range of unique casualty insurance and risk financing products designed to respond to the needs of large U.S. and Canadian multinational companies in almost every industry. Bringing together our domestic and international underwriting, claims, actuarial, legal, and credit professionals, we provide our clients with customized programs that most effectively manage their risks on a global basis.

Core Lines

Domestic Primary Casualty: Workers' Compensation, General Liability, Auto mobile Liability

Foreign Casualty: Advantage Package, Controlled Master and Cash Flow Programs

Specialty Products

Chubb Alternative Risk Solutions
Loss Portfolio Transfers
Prospective Deductible Buybacks
Alternative Risk Structured Products

Excess Workers' Compensation

Captive Reinsurance Programs

Clash Policies

Defense Base Act Programs

Industry Solutions

Traditional Energy

Mergers & Acquisitions

Transportation

Commercial Marine

With a heritage dating back more than 200 years and our recognized financial strength, Chubb has the industry knowledge, underwriting expertise, and suite of specialized coverages to provide a full spectrum of solutions for worldwide transportation and commercial marine exposures. We deliver tailored insurance services for shippers, vessel builders, and marine facility owners, including multinational logistics providers with assets in ports worldwide and national boat manufacturers.

Environmental

Chubb provides a broad range of global environmental liability solutions, from traditional policies for simple operational exposures to custom programs designed specifically for complex liability relief or M&A transactions. We are a full service environmental carrier supported by engineering, loss control and claims expertise. Our environmental risk products are seamlessly integrated with all of Chubb's industry practices and product lines and are available on a global basis.

Premises Pollution Liability Products - with industry specific focus for Real Estate, Healthcare, Public Entity, Agriculture and Tank Exposures

Contractor Pollution Liability - Blanket or Project Policies for Environmental and Non-Environmental Contractors with Professional Liability available

Errors & Omissions/Professional Liability

Chubb offers a full suite of professional liability and network risk products in more than 150 industry classes. From auctioneers to zoological consultants, we have solutions specifically designed to meet the needs of most businesses.

Professional Liability Products

Multimedia Liability Policy

Public Entity Products



Management Liability

Our management liability products, supported by a dedicated, experienced underwriting team, provide clients with the risk protection they need. In addition, directors and officers liability clients can gain expert securities litigation defense through Chubb's Preferred Securities Panel. Customized solutions are available for public and private organizations as well as financial institutions.

- Directors & Officers (D&O) Liability Insurance
- Employment Practices Liability (EPL)
- Fiduciary Liability Insurance
- General Partnership Liability Insurance
- Fidelity and Crime Insurance

Privacy & Network Security

Today, every organization uses technology as a means of delivering its products or services – making protection of sensitive information a critical issue. A breach of data can bring irreparable damage to a company's reputation and balance sheet. Chubb understands today's risks and has developed a thorough risk management insurance program for privacy and network security risks.

- Privacy Liability Products
- Professional Liability Products for Technology
- Network Security and Privacy Risk Exposure Products
- Global Cyber Facility that incorporates broad risk management solutions into a single policy purchase offering up to \$100 million in primary capacity
- Chubb's Data Breach Team and Data Breach Coach – a distinctive offering designed to respond appropriately and efficiently to data breach incidents

Property

Chubb offers thoughtful risk management solutions to meet the property insurance needs of large U.S. and Canadian-based multinational organizations. We specialize in sophisticated program design and underwriting, as well as customized loss control engineering solutions on a global scale. We are a recognized leader in tailoring solutions to meet catastrophe risk exposures, helping businesses insure against a wide range of loss or damage derived from natural catastrophes, including floods, hurricanes and earthquakes.

- Property Products
- Complex Multinational Property Programs
- Specialty CAT Unit
- Global Fronting Capabilities

Chubb North America has extensive expertise in global underwriting, regulation, loss assessment and mitigation, and claims handling.

Surety

For more than 130 years, Chubb has met the bonding requirements of contractors, manufacturers, financial institutions, and other commercial public and private enterprises of all sizes, often spanning generations. We have an extensive branch network and well-developed capabilities to issue bonds in North America and throughout many countries in Europe, Central and South America, and the Asia/Pacific region. Most importantly, we are known for taking the time to get to know the inner dynamics of every customer, from their management team to their business plan. We are committed to building close, confidential relationships with our clients.

- Commercial Surety
- Contract Surety
- International Surety

Umbrella and Excess Casualty

Chubb is a leading provider of worldwide umbrella and excess coverage. Our coverages are designed to manage a broad spectrum of exposures for large corporate entities and the energy industry. We offer limits of up to \$50 million in capacity for Major Accounts and the issuance of local admitted policies for international exposures.

- Catastrophe Management
- Dedicated Coverages for Construction, Energy, Real Estate and Hospitality, and Utilities

ESIS

ESIS, Inc., our risk management services company, provides a wide range of claims management and loss control products and services. Organized in 1953, ESIS maintains an outcomes-based culture and offers programs that are thorough, customized and carefully designed for risk managers seeking a high level of control over their program results.

Our suite of offerings, which are available on a bundled or unbundled basis on Chubb insurance coverage products, includes:

- Workers compensation and liability claims management
- ESIS Medical ImpactSM - our distinctive suite of medical programs
- ESIS SphericalSM - Integrated Disability Management Solution
- Professional and product liability claims services
- Telemedicine
- Global claims services
- Catastrophe claims services
- Health, Safety and Environmental services
- Data Analytics and Strategic Outcomes
- Global risk management information systems (RMIS)

Design. Integrate. Achieve.

What matters to you matters to us. Our collaborative approach to design and integrate a customized program combined with our ongoing pursuit of excellence, gives ESIS the power to help our clients achieve their risk management goals.

Specialty Coverages

We offer the following specialty coverages for companies that face risks which may arise due to special circumstances or that are simply situational in nature.

Builders' Risk

Recognized for our expertise and stability, as well as leadership in tailoring solutions to address catastrophe risk exposures, including floods, hurricanes and earthquakes, we offer tailored risk management solutions, with limits up to \$650 million, to meet the builders' risk insurance needs of large U.S. and Canadian-based clients engaged in construction. Our specialized team of underwriters, supported by risk engineering professionals, develop customized solutions for each client in a variety of program structures. We address both property damage and delay in opening financial exposures that our clients face on construction projects.

Contingent Liability

The allocation of liabilities for identified contingent risks is typically heavily negotiated between parties. These exposures are often the subject of purchase price negotiations, specific indemnities and/or escrow arrangements. Chubb's Contingent Liability Insurance provides coverage within the context of the transaction. Our coverage may eliminate or effectively mitigate the parties' exposures to these risks – enabling the transaction to close more quickly, without either party assuming undue risks, or limiting or impairing the sales proceeds from the transaction.

Construction - Contractor Controlled Insurance Programs, Owner Controlled Insurance Programs, Maintenance Wraps

Chubb Construction specializes in multi-year Owner Controlled and Contractor Controlled insurance programs to address the risks inherent in construction projects. These range from stand alone projects and rolling programs with multiple projects, to large plant maintenance wrap-ups.

Defense Base Act

Chubb Defense Base Act (DBA) Program offers statutory workers compensation for U.S.-based prime contractors and sub contractors that perform work overseas under contracts authorized, approved or financed by the U.S. government or any agency thereof. Our DBA coverage, together with optional kidnap and extortion coverage, and options for risk control services, provide a robust single source solution.

Kidnap & Extortion

Chubb protects companies with a valuable combination of incident prevention and response resources, along with insurance that offers protection from the impact of costly ransom and expense payments.

Loss Portfolio Transfers and Close Outs

We offer solutions to insureds seeking alternatives to expensive or burdensome collateral requirements, as well as close out options for existing clients and clients seeking to escape ongoing self-insured or deductible liabilities.

Prospective Deductible Buybacks

Chubb's Prospective Deductible Reimbursement product is designed exclusively for primary casualty buyers seeking an alternative to the traditional incurred loss retrospective program or high deductible plan or that are transitioning from a guaranteed cost plan.

Representations & Warranties

Available for either buyers and sellers in a transaction, Chubb's Representations and Warranties insurance provides protection against financial losses in excess of the retention, including costs associated with defending claims, for certain unintentional and unknown breaches of the seller's representations and warranties made in the acquisition or merger agreement.

Tax Indemnity

Our Tax Indemnity insurance enables taxpayers to reduce or eliminate a known contingent tax exposure resulting from the tax treatment of a past transaction, investment or other legitimate business activity.

We are dedicated to working collaboratively with clients and their brokers to craft and deliver differentiated solutions through Chubb's extensive global services and claims operations.

Industry Practices

Chubb North America Major Accounts offers tailored insurance coverage and risk management solutions that can fit specific company needs in the following industry segments.

- Construction
- Energy
- Financial Institutions
- Healthcare
- Life Sciences
- Private Equity
- Real Estate & Hospitality
- Retail
- Technology
- Transportation

Claims

At Chubb, we believe that nothing is more important than providing the highest quality of service to our customers when they have a claim. Our experienced claims team treats each customer with empathy and care while delivering technical expertise, professional and responsive service, clear communication, and consistent global claims handling.

Technical Expertise and Scale

Chubb's North American claims team upholds a strong culture of customer service and an unparalleled knowledge of industry segments and products across four technical towers:

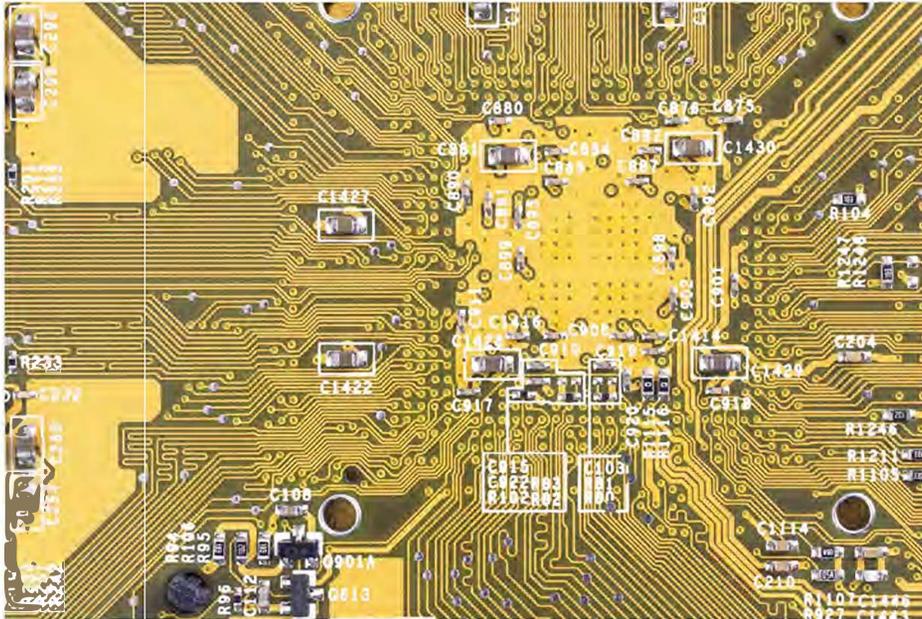


A Local Presence and Global Coordination

No matter where your claim occurs, we are ready to assist. We now have more claims professionals and claims relationship managers in more locations available to serve you locally. When claims cross borders, we coordinate with our worldwide claims team to ensure a consistent approach and the high quality service you expect from Chubb.

TPA Claim Review Services

Chubb's Third Party Administrator (TPA) claim review services help clients evaluate their TPA's operational and technical claim handling proficiency. Available on a fee-for-service basis, Chubb's claims team will assess TPA performance in accordance with Chubb and industry best practices. Clients receive a formal report with a detailed assessment that highlights trends and potential areas for improvement in order to achieve the best possible claim outcomes.



Chubb 4D™

Chubb's advanced analytics approach partners data analytics with business intellect to design tightly integrated models that are effectively implemented to create quantifiable cost savings to our clients.

We now have an even larger dedicated team of advanced analytics professionals focused on integrating solutions into the claims process, and measuring the impact. With more than three dozen innovative predictive models, analyzing over 1,000 unique variables and free form text, Chubb claim professionals have a sophisticated set of tools that help optimize claim outcomes by:

- Enhancing claim segmentation and routing
- Delivering unique insights regarding potential severity, fraud, litigation and more
- Providing intelligent and accelerated decision support

Technology

Worldview®

Chubb's award winning portal, which is unmatched in the industry, continues to provide clients and their brokers with unprecedented access to their global programs. The portal provides our customers with overall program status, tracking of policy issuance, the ability to download local policies and program documents, custom reports, scheduled email alerts, captive premium payments tracking, access to loss information, industry news and expertise, and lets them view country-specific requirements and program contacts all in real time.

Environmental Incident ALERTSM

This complimentary program was developed to assist Chubb Environmental clients find and dispatch qualified incident response contractors, monitor cleanup costs (in real time), and mitigate potential liabilities associated with environmental releases. Our 24/7 incident report technology is available via phone, web, or mobile device.

Chubb Accelerator®

Our unique award winning web-based Chubb Accelerator solution enables risk managers to quickly review, complete and electronically sign all forms needed to document uninsured motorist and underinsured motorist (UM/UIM) coverage elections. Due to varying state requirements and the voluminous paperwork, this has historically been a cumbersome and time-consuming task. Chubb Accelerator's automated technology allows risk managers to complete these forms in just minutes.

ESIS On Call™ for Construction

Developed to assist clients in the aftermath of a construction accident, ESIS has introduced ESIS On Call for Construction. Our proprietary rapid response tool for severe workers compensation or complex automobile and general liability insurance claims is available 24/7 through phone, web, or mobile device.

Service

Chubb Global Services provides best-in-class multinational servicing through the extensive Chubb Network. By bringing together Chubb's local insurance professionals and network partners, innovative technology, broad product array, and legal and regulatory expertise, we are able to help our clients and their brokers manage their worldwide insurance programs.

Middle Market & Small Business Capabilities

In addition to our North America Major Accounts operating unit dedicated to large corporate accounts, Chubb has operating units dedicated to middle market and small business customers. Whether you are a Fortune 1000 company, mid-sized, small or start-up business, Chubb has tailored coverages and solutions to fit your company's needs.

Chubb North America Commercial Insurance offers a broad solution for middle market commercial customers' insurance needs. We underwrite and sell a wide range of property, casualty, professional liability and management liability lines of insurance, including Package, Workers Compensation, Auto, General Liability, Umbrella, Directors and Officers, Errors and Omissions for worldwide exposures.

Chubb Small Commercial Insurance offers solutions across a broad range of industries for small businesses based in the U.S. and Canada with revenues of up to \$10 million. Core offerings include business owner policy (BOP), workers' compensation, commercial auto, professional liability and management liability.



About Chubb

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. Loss control evaluations, reports, recommendations and services are made solely to assist the insurer in underwriting and loss control and are not to be construed as an added benefit for the insured, property owner or any other party.

Evaluation for any hazard or condition does not imply that it is covered under any policy. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to adverse group of clients. 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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