

The Chubb Real Estate & Hospitality Industry Practice

The Chubb Difference

Chubb's Real Estate & Hospitality Industry Practice provides a robust product offering that can be tailored to meet the needs of our clients' unique portfolios across a broad range of asset classes, geographies and sizes. Chubb's products are supported by our industry-leading network of risk engineers and dedicated REH claims professionals, both with advanced industry expertise.

Customized Insurance Solutions to Meet Our Customers' Complex Needs

Below are a few examples of the types of accounts Chubb's Real Estate & Hospitality Practice has recently been successful insuring.

Risk Description	Lines Written	Why Chubb
Retail (Shopping Malls)	 Auto Environmental (Tanks) ESIS General Liability Professional Risk (Employment) Umbrella *Various other LOBs written for other client entities 	Chubb has an existing relationship with this client's parent company. The domestic real estate portfolios have historically been placed in separate programs by various brokers, though this year one broker was brought in to consolidate all programs. The REH Excess Casualty and Property Teams were incumbents on the client's retail portfolio. Due to our communication, existing relationship with the broker and client, broad underwritng appetite, and servicing capabilities, Chubb was successful in writing the primary casualty program. The Chubb Property Team was also able to provide requisite capacity on the client's newly consolidated property program, further solidifying the relationship. Due to the large loss limit that the broker needed to place, Chubb was uniquely situated to help across multiple layers given our capabilities in the various Chubb business units.
Boutique hotels	 Auto ESIS General Liability Property Umbrella 	This was an existing Chubb property client through the local branch office, which provided for an opportunity to compete on other lines of business for the Insured. The producer knew of Chubb's expertise in the REH market and helped coordinate the property and casualty discussions. Strong coordination between local Chubb leadership and the producer, as well as internally between regional and product line leadership, further led to this expansion win.

Risk Description	Lines Written	Why Chubb
Self-Storage	 ESIS Multinational Professional Risk (MPL) Property Umbrella Westchester Property 	Chubb's opportunity on this program was driven by strong connectivity between local Chubb leadership and the client and broker, as well as a strong existing relationship with ESIS. The REH Team and local leadership met with the Insured multiple times throughout the submission process to communicate capabilities and built rapport with the client. When the incumbent Property market reduced capacity, Chubb was able to provide capacity within an excess layer for this difficult risk providing a solution to the client's tower. Further, Chubb's Excess Casualty team was able to provide competitive lead umbrellas over the client's two separate casualty portfolios to further round out the insured's placement.
Mixed portfolio (Hospitality, Industrial, Mixed-Use, Office, Residential, Retail)	 Auto Canada P&C Foreign Casualty Primary GL Umbrella Liability Premises Pollution Liability Cyber ESIS General Liability 	Chubb REH Primary Casualty was able to secure this expansion win due to our coordination across borders. This was an existing Chubb Canada Client seeking coverage for their U.S. portfolio. The ability to have the U.S. portfolio handled by a U.S. underwriting team familiar with the risks and coverages was key for this program expansion. Ultimately, Chubb's ability to provide a holistic solution for the client's domestic and foreign needs, as well as coordinated efforts and communication led to success in growing this relationship.
Mixed portfolio (Industrial, Office, Retail)	 Auto Bermuda Property ESIS General Liability Property Umbrella 	This opportunity was born out of consolidating three sizeable portfolios under one program. Chubb Property was an incumbent on one of the portfolios and was able to provide capacity within the primary layer on the newly consolidated program. On the casualty side, Chubb was able to provide a competitive Primary and Lead offering at favorable terms and pricing. That, in addition to the ability to continue to grow and service this client in the future lead to the multi-line win.
Retail with amusement park attractions	General LiabilityWestchester High ExcessWorkers Compensation	Chubb was able to pair an E&S general liability at favorable terms on a tough premises risk through Westchester with a comprehensive workers compensa- tion program. Westchester also provided excess liability capacity. The Chubb underwriting teams coordinated to ensure they provided a holistic solution on a tough class of business.

For more information about our appetite, capabilities, and additional marketing resources, please visit our <u>REH Webpage</u>.



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 <u>www.chubb.com</u>, 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. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.