

# Chubb Transportation Industry Practice

CHUBB®



## What Differentiates Chubb in The Transportation Industry:



- We utilize an experience driven model for the transportation industry. Each product is specifically underwritten by our dedicated team of industry-specific specialists backed by years of experience.



- We offer a coordinated multi-line approach, leveraging our expertise, distribution, customer focus and full suite of products that service the large fleet (> 500 vehicles), focusing on the following entities:
  - Truckers
  - Logistic companies
  - Bus operators
  - Waste and cement haulers
  - Ambulance companies
  - Rental car companies
  - Distribution companies
  - Manufacturers with large private fleets



- Our network of 48 North American branch offices positions us to seamlessly service your needs

At Chubb, we craft solutions for large domestic and multinational accounts with a dual focus: We look at your risk individually by considering what makes your organization and exposures unique and we craft insurance solutions that provide the stability you require in your Risk Management program.

Our Transportation Industry Practice is comprised of industry-specific specialists who understand the unique challenges within your sector and use this knowledge to tailor insurance solutions, backed by expertise in claims and risk engineering, while providing best in class service.

From the core primary casualty coverages of auto liability, general liability and workers compensation, to excess casualty coverage, environmental, surety, management liability and occupational accident insurance, our tailored coverages and integrated risk engineering helps truckers and transportation fleets to effectively manage and mitigate risks.

### Global Casualty

Chubb's Global Casualty operation can help equip your organization with the primary casualty insurance products that today's transportation market demands. We are well suited for transportation companies with fleets in excess of 500 power units and willing to take large retentions/deductibles, including qualified self-insureds. Our primary casualty coverage includes workers compensation, automobile liability, and general liability.

Our goal is to formulate customized insurance program structures for potential insureds seeking a stable,

long term partner who is committed to the Transportation Industry.

### Excess Casualty

Chubb Umbrella/Excess Liability insurance offers coverage solutions for the transportation industry, including standard and specialty lead umbrella and excess liability insurance.

When presented with a wide spectrum of risks that need excess capacity coverage to help protect against future potential catastrophic loss, Chubb specializes in offering Lead Umbrella and Excess Liability insurance for large U.S. and Canadian-based companies that require tailored, innovative coverage solutions. Coverage options include lead or excess placements, auto liability, catastrophe management, foreign local admitted policies and up to \$50M in limit with option to ventilate.

### Environmental

Chubb's environmental insurance offers coverage solutions for the transportation industry, including premises-based pollution liability coverages:

- Premises Pollution Liability (PPL)
- Premises Pollution Liability Portfolio (PPL Port) Policy
- Global Accounts: Multinational Solutions for PPL or PPL Port Policies
- TankSafe®

Chubb's Contractor Pollution Liability also available on a package basis with Professional Errors & Omissions (E&O), helps contractors fill the gaps in standard general liability and mitigate evolving professional liability risks.

## Surety

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Our surety insurance coverages help customers succeed in a marketplace characterized by fierce competition, tight profit margins, and heightened bank scrutiny on lines of credit and construction loans.

### Surety products include:

- FMCSA Bonds
- Performance Bonds
- Closure Post Closure Bonds
- Concession and Lease Bonds
- Custom Bonds
- Fuel Tax Bonds
- Overweight Permit Bonds
- Highway Toll Bonds
- Appeal Bonds
- Self-Insured WC Bonds
- Insurance Premium Deductible Bonds

## Management Liability

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Chubb's suite of management liability insurance products is exclusively designed to provide tailored insurance solutions backed by superior claim service and financial stability.

### Products:

- Transactional Risk
- Management Liability for Private/ Not-For-Profit Organizations
- Management Liability for Public Companies
- Management Liability for Financial Institutions
- Crime/Financial Fidelity
- Kidnap/Ransom & Extortion
- Employment Practices Liability
- Fiduciary Liability

## Accident & Health

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Chubb Accident & Health (A&H) offers occupational accident insurance for truckers and other commercial drivers not required by law to be covered by workers' compensation. It's designed for the transportation carrier seeking high quality occupational injury coverage and flexible terms. Chubb also offers contingent liability insurance for legal defense and reimbursement of workers' compensation benefits if an owner-operator or contract driver

seeks to recover as an employee of the trucking company. A&H coverage includes Occupational Accident Insurance and Contingent Liability.

## Property

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Whether you're looking for a domestic, international, or global property insurance program, Chubb can craft a customized, comprehensive policy to fit your unique risks. Our comprehensive equipment breakdown coverage is offered on both a monoline and package basis to help keep your business running smoothly while mitigating potential losses.

## Marine

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With more than 200 years of experience, Chubb's suite of marine solutions are backed by unrivaled expertise and a steadfast commitment of service to our clients. Our flexible coverage and sophisticated risk management services can be tailored to address your specific risks. Available coverages include:

- Worldwide Ocean Cargo
- Motor Truck Cargo
- Warehouse Legal Liability
- Trip transit, additional high value property in transit, and other customized transportation exposures as needed.

## Risk Engineering

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Chubb's commitment to our Transportation customers also includes consultative risk management and risk control services. The primary focus is in fleet safety and driver training for customers seeking that technical expertise. Management services include fleet safety assessments and the development of customized safety programs aimed at the prevention of auto accidents, regulatory compliance and reduction of loss. Risk Control Services include behind-the-wheel driver training and audits, Department Of Transportation (DOT) compliance training and audits, developing employee involvement and accountability, accident investigation assistance and expense allocation.

## Claims

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Our Transportation Industry Practice combines Chubb's commitment to unparalleled customer service with insights from industry specialists who help customers achieve the best possible outcomes when they face a claim. Our dedicated industry-specific claims team is ready to respond to everything from a fender bender to a complex liability case resulting from an accident. Chubb may utilize select Third Party Administrators including ESIS, Inc., Chubb's wholly owned subsidiary.

## Worldview®

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Worldview, our interactive Internet-based portal, gives customers control over their programs by providing real-time, transparent access to policy and program administration.

- Electronic delivery of policies
- Document library provides immediate access to policies, endorsements, notices of elections, collateral and captive agreements
- Premium audit and expense adjustments

## Contact Us

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**Chubb. Insured.<sup>SM</sup>**