

# North America Major Accounts National Accounts

CHUBB®



As the economy regains momentum and growth, U.S. companies may begin to face a wide range of risks and exposures. These entities must consider casualty coverage that will help protect their businesses against future potential catastrophic loss.

Chubb Excess Casualty - Major Accounts is a leading provider of excess capacity to Fortune 2000 U.S. corporations and the privately-owned company equivalent. From U.S. enterprises to multinational corporations, Chubb offers specialized products, which include lead umbrella and excess liability insurance to help protect these companies' needs.

## **Coverage**

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- Lead or Excess placements
- \$25M limits available
- Catastrophe Management
- Foreign Local Admitted Policies

### Minimum Premium:

\$250,000 for \$25M limit umbrella  
\$100,000 for \$10M limit umbrella  
\$2,000 per million for excess  
(may be higher for certain classes of business)

### Minimum Underlying Requirements:

- General liability: \$2M per Occurrence/\$4M General Aggregate/\$4M Products Aggregate
- Auto liability: \$2M CSL / \$10M for Transportation Risks
- Employers liability: \$1M

\*Attachments individually evaluated on all risks

## **Target Clients**

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- Financial Institutions
- Transportation
- Manufacturing
- Pharmaceuticals  
(If Excluding Products)
- Technology
- Service Industry
- Wholesale Distributors

## **Restricted Industries**

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- Aviation Products
- Invasive Medical Products
- Nursing Homes/HPL
- Pharmaceuticals (If Including Products)
- Professional Liability

## **Submission Requirements**

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- Completed Application
- Underlying Policy Terms
- Summarized Exposures (current and discontinued) including revenue, auto, aircraft, watercraft, rail, joint ventures, pollution, foreign
- Loss Experience - ground up unlimited losses for 10 years including breakout of indemnity and expense and details of all losses over \$100K
- Safety and Quality Control Procedures
- Fleet Safety Program
- Financials
- Commission Requested
- Quote Due Date

## **Coverage Enhancements Available**

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- Local Admitted Policies in Foreign Countries where required
- Cat Management
- Most Favorable Jurisdiction
- Third Party Discrimination
- Newly Acquired Entity Endorsement
- Manuscript Capability

## **Why Choose Chubb?**

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- Chubb Financial Stability (Rated AA by Standard & Poor's and A++ by A.M. Best)
- Specialized Claims and Risk Control Expertise
- Accelerator for UM/UIM Forms
- Worldview

- Underwriting Specialists in Excess Casualty with ability to place local, non-admitted policies in foreign countries and provide the Foreign Liability Indemnification Endorsement for any gaps in coverage
- Contract Certainty
- 30-Day Policy Issuance
- Building and Sustaining Long Term Partnerships
- Tailored Programs
- Chubb Cat Management 2.5<sup>SM</sup> - the first-of-its kind coverage specifically designed to supplement Chubb's already expansive Catastrophe Management coverage through offering additional limits to eligible insureds
- Synergy for clients who choose to purchase ESIS Claims Services, the Chubb Group's industry-leading global risk management services provider
- Coordination with other Chubb supported programs such as Chubb Global Casualty

## **Contact Us**

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