

Capabilities & Product Offerings

Cleveland Branch

1375 E 9th St, Ste 1960, Cleveland, OH 44114

Main: 216.987.8814

Geoffrey Carter	gcarter@chubb.com	216.987.8800	Branch Manager
Michael Tighe	michael.tighe@chubb.com	615.390.7694	Commercial Insurance Manager
Courtney McCrudden	courtney.mccrudden@chubb.com	312.529.6871	Major Accounts Segment Leader
Tiffany Richardson	tiffany.richardson@chubb.com	216.987.8872	Financial Lines Manager
Mary Kaskewsky	mary.kaskewsky@chubb.com	614.674.4593	Small Commercial Territory Sales Leader
Ann Driscoll	ann.driscoll@chubb.com	330.673.1616	Personal Risk Services Manager
Zach Hoch	zhoch@chubb.com	616.802.1986	Marketing Manager
John Griffin	jgriffin@chubb.com	248.952.6026	Loss Control Manager

Products

Business or Products	Product Description
Accident & Health	<ul style="list-style-type: none"> • Target Customers: <ul style="list-style-type: none"> -Business Travel Accident: All Industries AD&D, Accident & Sickness, Medical Evacuation/Repatriation, foreign and domestic coverage -Participant Accident: Associations, clubs, church groups, volunteers, HS students, College students Accident Medical, Emergency Evacuation/Repatriation -Consumer Marketing: Associations, F/I, Alumni Groups, Fraternal Organizations, Unions
Agribusiness	<ul style="list-style-type: none"> • Target Customers: Our Agribusiness products provide insurance to AG operations of any size. Our Farm/Ranch product focuses on equine, field crops, cattle and hay operations, livestock operations, and vegetable, fruit and nut farms. Commercial AG provides a packaged solution targeting feed, grain and fertilizer operations to growers, packers and shippers of fruits and vegetables. • Key lines of business: Property, Equipment Breakdown, General Liability, Auto, Umbrella, EPLI
Automobile	<ul style="list-style-type: none"> • Target Customers: Wide variety of industry practices, including but not limited to: Healthcare, Professional Services, Financial Institutions, Technology, Life Sciences, Manufacturing, Cultural Institutions, Broadcasters, Energy, Clean Technology, Transportation, Federal Government Contractors, Hospitality, Private Equity, Entertainment, Wholesale/Retail, Wineries, Food, Wineries and Real Estate. • Key Lines of Business: Written in support of P&C product lines for an account solution; Liability & Physical Damage; Garagekeeper's Legal Liability; High-Value Vehicles
Commercial Marine	<ul style="list-style-type: none"> • Target Customers: Domestic and multinational companies engaged in frequent import/export activity; shipment of unusual or distinctive products requiring specialized claims or loss control; inland and coastal commercial vessel operators including passenger vessels, terminal operators, charterer's ship repairer's/shipyards, marine construction, stevedoring operations and other marine companies requiring liability insurance. • Key Lines of Business: Worldwide cargo, carrier legal liability/shippers interest, commercial hull and protection & indemnity including crew, primary marine liabilities, excess & bumbershoot, including marine GL, ship repairers legal liability or wharfingers and/or stevedores and/or terminal operators legal liability, charterers legal liability. • Limits: <ul style="list-style-type: none"> – Cargo - \$60M capacity – Hull - \$10 M capacity – P&I - \$1M capacity – Primary Marine Liabilities - \$1M capacity – Excess Marine Liabilities / Bumbershoots - \$10M capacity

Product Description

Commercial Package (Customarq)

- **Target Customers:** Wide variety of industry practices including but not limited to Healthcare, Professional Services, Financial Institutions, Technology, Life Sciences, Manufacturing, Cultural Institutions, Broadcasters, Energy, Clean Technology, Federal Government Contractors, Hospitality, Private Equity, Entertainment, Wholesale/Retail, Wineries, Food, Wineries and Real Estate.
- **Key Lines of Business:** Property, Business Income, Equipment Breakdown, Inland Marine, Builders Risk, Crime, General Liability.

Construction Excess Casualty

- **Typical Client Profile:** General Contractors or projects with revenue >\$100M (Commercial, Hospitality, Healthcare, Industrial, Energy, Infrastructure).
- **Product Description:** Offer lead umbrella and / or excess for practice policies, wrap-ups (OCIP, CCIP, JV's) and project specific policies.
- **Limits:** Up to \$25M per occurrence/aggregate.

Defense Base Act Coverage

- WC insurance for prime contractors and subcontractors performing work overseas under contracts authorized, approved or financed by the U.S. Government or any agency thereof.
- **Limits:** DBA-statutory, Employers Liability up to \$1M, higher limits available on an exception basis.
- **Lines of Business:** Workers Compensation and Employers Liability, Repatriation, AD&D, Kidnap& Extortion options.
- **Target Customer:** Engineers, Project Managers, Consultants, Facilities support management, Logistical support services, Information Technology, Educational Institutions

Energy Excess Casualty

- **Target Customer:** Chemical, petrochemical, mineral/metals mining, oil & gas, refining, pipelines, utilities, independent power; renewable energy.
- **Coverage Triggers:** Occurrence, Claims Made or Occurrence First Reported.
- **Minimum Attachment Point:** \$1M.
- **Minimum Premium:** \$50,000.

Environmental

- **Target Customers:** Commercial Real Estate, Healthcare, Education, Light and Heavy Industrial, Retail / Wholesale / Distribution, Trade and General Contractors, Construction Managers, Construction Projects, Clients with Global Exposures.
- **Key Products:** Premises Pollution Liability, Contractors Pollution Liability, Contractors Pollution Liability and Errors & Omissions, Tank Liability, Excess and Global Capabilities.
- **Limits:** Up to \$50M per / \$50M aggregate.

Equipment Breakdown (Customarq or Defender)

- **Target Customers:** Wide variety of industry practices including but not limited to Healthcare, Education, Municipalities, Technology, Life Sciences, Cultural Institutions, Manufacturing, Hospitality, Wholesale/Retail, Wineries, Food Processing, and Real Estate.
- **Product Description :** Equipment Breakdown (Property & Business Income).

Excess Casualty/Umbrella

- **Target Customer:** Broad appetite of customers including real estate, manufacturing, wholesale, professional services, financial institutions and technology.
- **Key Features:** Multiple Insuring Agreements Combined into One Policy. Excess follow form for continuity over primary insurance (Coverage A), Gap insurance when there is no underlying insurance (Coverage B) and blended pollution (Coverage C). Expanded Definition of Personal Injury-Includes discrimination, harassment and segregation (where permitted by law) under Coverage B as first-dollar protection.
- **Limits:** Up to \$50M occurrence/\$50M aggregate available.
- **Large Multinational and Domestic Accounts:** Broad appetite umbrella or first excess including: real estate, manufacturing, retail operations, financial institutions.

Product Description

Excess Workers Compensation

Excess Workers Compensation: WC over large SIR to qualified self-insureds.

- **Limits:** Up to Statutory.
- **Minimum Premium:** \$200K.
- **Retention:** \$500K per occurrence or greater.
- Structures include deductibles above SIR, Captive arrangements, split SIR's, single policy programs for groups.

Texas Employers Excess Indemnity: Insurance for TX employers of Global Casualty clients who elect to "opt out" or non-subscribe from the TX workers compensation system.

- **Limits:** Up to \$5M, higher limits available on an exception basis.
- **Minimum Premium:** \$200K.
- **Retention:** \$500K.

Retention Clash:

- **Minimum Deductibles/Retentions:** Two or more deductibles or retentions of at least \$100,000 per line of business.
- **Min. Premium:** \$25,000.
- Insurance written on a non-admitted E&S basis.
- **Applicable Lines of Business:** AL, GL, WC & Property.
- Insurance written in support of Chubb Global Casualty placement and Chubb Property Placement.

Financial Lines - Management Liability

Public Company: D&O/EPL/Fiduciary/Crime; CODA (A Side-DIC Insurance)/Kidnap & Ransom; Global Management Liability. Public Targets: No restricted classes of business.

Private and Not-For-Profit: D&O/EPL/Fiduciary/Crime/Cyber/Workplace Violence/Employed Lawyers/Miscellaneous Professionals/CODA (A Side-DIC Insurance)/Kidnap & Ransom/ Global Management Liability/Transactional Risk (R&W)/Trade Credit. Private and Not-For-Profit Targets: No restricted classes but target manufacturing, wholesalers, construction, wood products, technology, professional services, utilities/energy, & all not for profit organizations & associations.

- Attachment Point: Primary and Excess attachments points offered.
- Ability to offer stand alone or shared limits and structures.
- Products are offered on an Admitted and Non-Admitted basis.
- Limits: Generally up to \$25M in capacity per layer (combined or separate limits). Higher limits can be considered for some products on a case-by-case basis. Capable of offering multiple ventilated attachment points on programs (for example, ABC and A side on the same program).

Financial Lines - Cyber/E&O

Cyber: First and third party coverage for insureds looking to protect against losses associated with a cyber incident. Market-leading, highly customizable solutions to address clients' unique needs, regardless of size, industry or type of risk. No minimum premiums; premiums scale for all sizes of risks based on scope of coverage and limits. Extremely broad appetite – will look at nearly every risk.

Technology E+O + Cyber: All the benefits of our standard cyber product, with the addition of Technology Errors and Omissions coverage. Targets software as service (SaaS) classes, hardware consultants, and software developers – protecting against financial injury to third parties arising from insured's products and services. Again, no minimum premiums; premiums scale for all sizes of risks based on scope of coverage and limits.

E&O: Miscellaneous Professional Liability, Employed Lawyers, Lawyers Professional, Public Entity, and Media Liability.

- MPL: Any size risk - Staffing firms to translators, we will look at it all.
- Employed Lawyers: Any size, public or private – in house legal teams
- Lawyers Professional: 10-35 attorneys for primary - <250 for excess
- Public Entity: Special districts, cities, counties and pool risks - <\$1B in budgets
- Media Liability: Publishers, broadcasters, producers or advertisers - <\$25m in coverage

Financial Lines - Financial Institutions

- Multi-line or mono-line property & casualty solutions for Mutual Funds, Investment Advisors, Insurance Companies, Banks

Product Description

General Liability

- **Target Customer:** Wide variety of industry practices, including but not limited to: Healthcare, Professional Services, Financial Institutions, Technology, Transportation, Life Sciences, Manufacturing, Cultural Institutions, Broadcasters, Energy, Clean Technology, Federal Government Contractors, Hospitality, Private Equity, Entertainment, Wholesale/Retail, Wineries, Food, Wineries and Real Estate.
- **Key Features:** Separate Advertising and Personal Injury Aggregate limit not subject to the General Aggregate limit; Broad Who Is An Insured provision.

Inland Marine

- **Key Products:** Builders' Risk/Installation, Contractors Equipment, Motor Truck Cargo, Warehousing, Communications, Fine Arts.
- **Limits:**
 - Builders Risk: up to \$225,000,000, excluding catastrophe areas.
 - Critical CAT capacity from \$10,000,000 to \$100,000,000.

Marine Facilities

- **Target Customers:** Marinas and Yacht Clubs. Boat Dealers, Boat Builders.
- **Lines of Business:**
 - Commercial Insurance Package – General Liability, Property, Commercial Auto, Inland Marine, Boiler & Machinery, Crime & Fidelity, Liquor Liability, Business Interruption, and other applicable types of insurance.
 - Marine Insurance Package – Boat Dealer Inventory, Transit & Demonstration, Boat Shows, Work Boats. Docks, Slips and Piers, Builders' Risk – including molds, inventory and sea trials. Protection & Indemnity – including crew/Jones Act Insurance. Marina Operators Legal Liability – including storage, wharfingers, fueling, repair, yacht broker legal liability, Bumbershoot and more.
 - Yacht Club Insurance Package – Yacht Club Fleet, Regatta Liability, Sail Training, incidental Charter, Member Property, Trophy Protection and Broad Endorsement for

Medical Risk

Hospitals and Long Term Care Facilities including acute care general hospitals, children's hospitals, specialty hospitals, teaching hospitals, university hospitals and integrated healthcare systems:

- **Limits:** Excess Limit up to \$25M depending on venue.
- **Minimum Premium:** Varies depending on type of insurance.
- **Retention:** Varies by type of insurance and Account.
- **Products:** Primary Professional Liability /General Liability and Excess Liability Insurance; Reinsurance of Captives.

Miscellaneous Medical Facilities including but not limited to Home Healthcare ,Hospice, Lithotripsy, Magnetic Resonance Imaging Facilities, Laboratories, Ambulatory Surgery Centers, Dialysis Centers, Physical, Occupational or Speech Therapy Centers, Medical Schools for Nursing, Dental, and Medical Technicians, and Student Health Centers.

- **Limits:** Excess Limit up to \$25M depending on venue.
- **Minimum Premium:** Varies depending on type of insurance.
- **Retention:** Varies by type of insurance and Account.
- **Products:** Primary Professional Liability /General Liability and Excess Liability Insurance.

Managed Care Organizations

- **Limits:** Excess Limit up to \$15M depending on venue.
- **Minimum Premium:** \$10,000.
- **Retention:** Varies by type of insurance and Account.
- **Products:** Health Maintenance Organizations (HMO), & Preferred Provider Organizations (PPO), Independent Practice Associations (IPA), Physicians Hospital Organizations (PHO), Peer Review Organizations (PRO), Management Service Organizations (MSO).

Multinational

- **Target Customers:** US Companies, Schools and Not-for-Profits whose employees, students and members travel the world to support their business, operations, education or mission. In addition, we target multinational organizations that have permanent employees and fixed assets located overseas.
- **Key Lines of Business and Features:** International Package Policy including General Liability, Foreign Voluntary Compensation, Property, Contingent Auto, Kidnap & Extortion, and Accidental Death & Dismemberment. We also have the ability to offer Controlled Master Programs, with master policy terms and conditions extended to provide consistent insurance on a global basis, typically sitting over local policies issued by the Chubb Global Network.

Product Description

Personal Risk Services

Personal Lines: accomplished and Successful individuals and families, Homeowners, Condos, Renters, Valuable Articles, Jewelry, Fine Arts, Collectibles, Auto, Collector Car, RecMarine and Excess * subject to Underwriting

Target Market: \$1Million+ home value, (\$600,000 with other lines), Custom homes, historic homes, Condos with High A&A, all classes of Valuable articles, High valued vehicles, classic car/collector car, higher limits of liability. Value buyers who travel internationally and employ domestic staff.

Avoid: Monoline homes, CAT exposed risk, Unprotected homes, Clients with adverse loss history.

Written Lately: Professional occupations (Physicians, attorneys, business owners, executives, directors), multigenerational wealth, Family Offices, and professional athletes.

Overall Capacity: Up to \$100 million in liability, group excess, Earthquake (5% & 10% deductible options), Inland Marine, Personal Flood, Course of Construction/Course of Renovation with supporting business, Family Office, Equipment Breakdown, Personal Cyber Protection, Personal Travel & Accident, Workers Comp for domestic staff, Agriculture exposure, Recreational watercraft Aircraft/Aviation and worldwide newly aquired contents.

High Net Worth Services: (Signature - \$15,000+ accounts, Premier - \$50,000+ accounts) Personal Security Consultation, Domestic Employee House Manual, Travel Security Recommendations, Cyber Security assessment, Background Employee checks and Collections management assistance.

Specialty Coverage/Service Offerings: Chubb Classic Car, Passport 360, Family Protection, Primary & Excess Flood, Employment Practices, Liability Coverage, Chubb Wildfire Defenses, ID Theft Prtotections, Cyber Protection, Residential Equipment Breakdown, Earthquake Coverage, Chubb Custom Solutions, Chubb Farm &

Primary Casualty (Loss Sensitive Programs)

- **Target Customer:** All industry classes.
- **Products:** GL/AL/WC.
- **Loss Pick:** Greater than \$1,000,000.
- **Retentions:** Vary by line but typically greater than \$150,000.
- Deductibles, SIRs, Corridor Retentions and Retrospectively Rated Structures.
- Bundled or Unbundled Claims & Risk Management Services.
- Flexible Collateral (including LOC, Cash, Surety Bonds and Captives).

Primary Foreign Casualty (Guaranteed Cost, SIRs, and Deductibles)

- **Target Customer:** U.S.-based companies and organizations that have operations outside the United States or have personnel traveling outside the United States.
- **Programs:** Products range from a simple guaranteed cost package policy with options for Self-Insured Retentions or Deductibles for the International Advantage product offering to complex programs with local admitted policies and sophisticated risk transfer options including Captives, Retrospective Rating Plans, Matching & High Deductibles, Deductible Fund and Deductible Recovery for the International Risk Management product offering.
 - Can include locally admitted policies in more than 200 countries as part of Controlled Master Program
- **Limits:** Up to \$10M per occurrence/aggregate; \$1M for emergency medical evacuation/repatriation.
- **Minimum Premium:** \$2,500; \$100,000 for complex programs.
- **Lines of Business:** Commercial General Liability (GL), Contingent and Locally admitted Auto Liability (AL) & Physical Damage, Foreign Voluntary Workers Compensation (FVWC), Contingent Employers Liability (EL) and Locally admitted WC & EL including UK EL International Medical / AD&D, Commercial Property & Business Income, Kidnap & Extortion, Medical and AD&D for educational institutions & non-profits.
 - Repatriation/Executive Assistance Services.

Product Recall

- **Service & Execution:** Worldview® Chubb's Global Network technology platform &
- **Preferred Risks:** Over 400 classes in component parts, consumable products and consumer goods.
- **Minimum Premium:** \$1,000 (small and middle market); \$5,000 (large accounts).
- **Minimum Retention:** \$5,000 (small); \$10,000 (middle market); \$25,000 (large accounts).
- **Limits:** \$1M (small); \$5M (middle market); \$15M (large accounts)

Product Description

Property - Monoline

- Property and Boiler & Machinery.
- Domestic and International Locations.
- Manuscript Policy Forms.
- **International Capabilities:** Global Fronting in the form of Controlled Master Programs and Captive Fronting Programs.
- **Target Customer:** Real Estate, Hospitality, Entertainment, Financial Services, Business Services, Healthcare, Retail, Technology, Communications & Telecommunications, Colleges & Universities, Light to Moderate Hazard Manufacturing and Defense Contractors.
- **Restricted Occupancies:** Habitational, Assisted Living, Restaurants, Municipalities, Heavy Hazard Chemical, Utilities, Oil and Gas, Steel & Other Basic Metals, Pulp & Paper and Mining.
- **Special Products:** Property Loss Prevention & Consultative Services, Boiler & Machinery Loss Prevention and Jurisdictional Services.
- **Overall Capacity:** Up to \$650M all-risks capacity and up to \$50M in critical CAT capacity. Fronted captive program limits up to \$1B and fronted non-captive program limits up to \$500M.
- **Deductibles:** Minimum of \$10,000 subject to variation due to state filings, occupancy and account performance.
- **Minimum Premium:** \$100,000 our share for Primary, Quota Share and Excess all-risk capacity.
- **Preferred Program Characteristics:** All-risks programs for U.S. Domiciled Insured; insurance written on an admitted basis; Multi-national schedule requiring locally admitted policy issuance and servicing; Pro-active management utilizing

Property (Customarq)

- **Target Customers:** Wide variety of industry practices including but not limited to Healthcare, Professional Services, Financial Institutions, Technology, Life Sciences, Manufacturing, Cultural Institutions, Education, Broadcasters, Energy, Clean Technology, Federal Government Contractors, Hospitality, Private Equity, Entertainment, Wholesale/Retail, Wineries, Food, Wineries and Real Estate.
- **Key Lines of Business:** Property, Business Income, Equipment Breakdown, Inland Marine, Builders Risk & Crime.

Small Commercial

- Chubb Small Commercial Insurance targets multiline customers with revenues under \$10M, who are seeking superior insurance products and Chubb's excellent claims and account services. Chubb's online placement capabilities can typically rate, quote, and issue an account in just minutes.
- **Target Industries:** Include but are not limited to: Clubs & Associations, Cultural Institutions, Financial Services, Healthcare, Real Estate, Retail Stores, Service Businesses, Technology, and Wholesale Businesses. Chubb Small Commercial's underwriting appetite extends to over 600 GL class codes, with plans to expand.
 - **Product Offerings:** Chubb BOP, Umbrella*, Workers Compensation*, Auto*, ForeFront Portfolio Suite, Cyber Enterprise Risk Management (ERM) & DigiTech® ERM, International Advantage.NET, and Financial Lines.
- * With Chubb BOP, no monoline.

Specialty Casualty/Wrap-Up/ Continuum

- **Lines of Business:**
 - WC: Up to Statutory
 - GL: \$2M occurrence/\$4M aggregate/\$4M Comp. Ops - \$5M occurrence/\$10M aggregate/\$10M Completed Ops
 - AL: \$1M - \$2M occurrence/aggregate
- **Retention:** Starting at \$100,000 for Contractor Practice programs, \$250,000 for OCIPs and CCIPs, \$500,000 for Maintenance Wrap-Ups.
- **Target Customer:** GC's/CM's, Heavy-Civil Trade Contractors, Transportation Infrastructure, Owners/Developers, Healthcare, Energy, Secondary education.
- **Revenue Target:** \$100M+ in annual revenues for Contractors, \$100M+ in construction value on OCIPs/CCIPs, \$30M+ in annual payroll for Maintenance Wrap-Ups.
- **Restricted Classes:** Single-Family Residential (GL).

Product Description

Surety

• **Commercial Surety:**

- Program Limits: \$10M - \$1B+ (depending on credit quality). Dedicated Transactional Surety unit to handle smaller, flow business and program needs.
- Specialize in commercial surety accounts (U.S. and International basis).
- Products: Performance & Payment for Manufacturers and Service Companies, Supply, Customs, License and Permit, Lost Instrument, Court Bonds, Subdivision, Self-Insured Workers Comp, Misc. Surety.
- Broadest world-wide platform available to U.S. clients of Chubb Surety.
- Programs may be secured with collateral (ILOC, Cash Deposit).

• **Contract Surety:**

- Program Limits: \$10M - \$2.5B+ (depending on credit quality).
- Specialize in Construction accounts, with focus on well capitalized, experienced GCs and Specialty Trade Contractors.
- Products: Performance & Payment Bonds, and Misc. Surety needs for accounts.
- Expansive capabilities for international and reverse-flow Construction surety support.
- Acts as primary/sole surety and as co-surety.

Technology

- Multi-line Solutions: Property, General Liability, Tech E&O, Auto, Work Comp, Umbrella, International
- Integrity by Chubb: E&O; Destructive Programming; Cyber Liability; IP, Disclosure & Reputation Disparagement; Privacy Remediation Expenses; Consumer Redress
- Target Customers:
 - Software - Design, Integration, Services
 - Hardware - Computer, Peripherals, Components - Design, Manufacture, Distribution
 - Networking & Communications - Equipment & Services - Design, Manufacture, Integration, Services (cloud, hosting, data center, colocation, etc.)
 - IT Services & Consulting
 - Healthcare Information Technologies (HIT)
 - Clean Technologies (Smart grid, solar equipment, energy efficiency software, etc.)

Transactional Risk

- Loss Portfolio Transfers & Close Outs.
- Transactional Risk: Reps & Warranty, Tax Indemnities, Contingent Liability Insurance.
- Environmental.

Workers Compensation

- **Target Customer:** Guaranteed cost or loss sensitive programs, for a variety of industries such as Financial Institutions, Professional Services, Entertainment, Manufacturing, Life Sciences, Technology, Transportation, Energy, Wholesale, Private Equity and more.
- **Key Chubb Differentiators:** dedicated nurse case managers, medical cost containment, a special investigative unit, pharmacy benefit management programs and a worldwide risk engineering staff that can assess and provide guidance on ergonomics, material handling, industrial hygiene and worker safety.

Product Description

Claims

- **Multinational Reach:**
 - With 5,000 claim professionals located around the world, local expertise is unmatched and coupled with appropriate central coordination, clients can rest assured that they have appropriate attention on their claims).
- **Dedicated CAT Response Team:**
 - Chubb’s Catastrophe team aids in the aftermath and helps prepare in advance of a disaster.
 - Our local CAT response teams have a 97.5% high satisfaction rating.
- **Unique Industry Risks:**
 - Every industry has unique claims situations and needs. Chubb claim professionals offer a client focused approach relative to a myriad of industries including, but not limited to: Manufacturing (Standard, Advanced), Technology, Healthcare/Life Sciences, Energy and others
- **Commercial Claims Business Consultants:**
 - Coordinate delivery of customized services for large commercial accounts.
 - Analyze account claim trends and provide actionable intelligence.
 - Set appropriate thresholds and communication for claim notifications.
 - Tailor the claim review process and target the most impactful claims.
- **Chubb 4D:**
 - Partnering data analytics with business intellect to design tightly integrated models to create quantifiable cost savings to clients.
- **Integrated Services:**
 - Property Mitigation Restoration Firms
 - Extensive WC Medical Management/Nurses
 - Special Investigations Unit
 - Extensive Panel Counsel
- **House Counsel Services:**
 - With locations throughout the US and Canada, House Counsel offers a broad network of firms to serve the needs of Chubb insureds facing litigation in multiple jurisdictions.
 - The individual House Counsel firms offer comprehensive understanding of the local legal landscape with a sophisticated knowledge of the courts, venues and agencies in which they practice.

ESIS (bundled and unbundled third party administrator for claims and risk control)

- **Partnership Services Certification Program:** Our Partnership Services Certification Program provides an educational platform that elevates the role of ESIS’ partnership leaders to an even higher level of strategic and knowledgeable professionalism.
- **Quarterly Program Review:** QPR provides ESIS’ partnership leaders with an organization-wide view of client program health, leading to more effective trend analysis, a vivid view of program outcomes and results, and greater access to critical data.
- **Integrated Disability Management Solution:** Our IDM solution, ESIS SphericalTM enhances our service capabilities by leveraging our longstanding expertise in handling workers compensation claims – along with our experience managing benefit losses – to incorporate a more streamlined approach and sophisticated technology platform.
- **Specialized Industry Practice Groups:** Specialized industry practices are designed to offer customized claims and risk management solutions, access to industry experts, and specialized product offerings in each field, resulting in an unparalleled risk management platform that drives positive results. Including:
 - Construction.
 - Staffing.
 - Life Sciences and Global Healthcare.
 - Real Estate and Hospitality.

Global Services

- **Our Team:** Chubb Global Services is a dedicated team of over 400 insurance professionals providing best in class service and expertise to multinational businesses of all sizes. Our professionals manage and deliver consistent oversight in all key disciplines required to support multinational insurance programs. Chubb’s in-house network of more than 400 risk engineers around the globe helps companies anticipate and minimize costly exposures. Our 70-year history demonstrates our commitment to service excellence in providing loss mitigation services for businesses of all sizes and in any geography.
- **Award-Winning Multinational Technology:** Worldview® is our award-winning technology that has revolutionized insurance program management. This easy-to-use,