

Commercial Insurance

U.S. Overview - September 2016

CHUBB®



Who We Are

Chubb Commercial Insurance offers a comprehensive solution for middle market commercial customers' insurance needs.

Who We Serve

Our target customers are based in the US or Canada and have revenue greater than \$10 million and purchase a Package, Portfolio (e.g., multi coverage) or Guaranteed Cost Workers Compensation product. Generally, our customers purchase insurance through a single retail agent or broker, do not employ a risk manager and do not retain significant risk through self-insured retentions or cash flow programs.

For customers that purchase insurance products other than a Package, Portfolio or Guaranteed Workers Compensation the revenue threshold is \$1 billion.

What We Sell

Chubb Commercial Insurance underwrites and sells 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, and Errors and Omissions for worldwide exposures. While we remain strong in all these lines we are expanding depth, expertise and appetite in many specialty lines such as Environmental, Accident & Health, International & Product Recall.

The *Customarq* Package product has strong brand recognition. Designed to provide a global solution, *Customarq*'s modular format includes: Property, GL, E&O, Inland Marine, Equipment Breakdown, Employee Benefit Liability, Crime and Auto. The product has market segment extensions for Broadcasters, Cultural Institutions, Energy, Entertainment, Financial Institutions, Food Industries (including Wineries), Law Firms, Life Sciences and Telecommunications.

ForeFront Portfolio 3.0 is an integrated suite of coverage parts designed to help protect privately owned companies and their directors, officers and employees. The product can be tailored for specific market segments such as Healthcare. Coverage options include D&O, Employment Practices Liability, Fiduciary Liability, Miscellaneous

Professional Liability, Employed Lawyers Liability, Cyber Liability, Crime, Kidnap Ransom and Workplace Violence.

Management liability products for publicly traded companies are available on a monoline basis.

Our Value Proposition

Chubb Commercial Insurance takes a holistic approach to the customer relationship, emphasizing craftsmanship in all of our products, segment expertise and supporting services such as Risk Engineering and Claims. Our objective is to address all of the customer's commercial insurance needs. We seek long-standing relationships with agents, brokers and customers who value our broad, problem-solving approach backed by underwriting expertise and industry tailored solutions. Relationships are developed and fostered at the local level through our extensive branch network as well as our underwriting centers.

Our multi-line approach and segment expertise create a unique offering that our customers and agents/brokers appreciate. Our segments are built on an intimate knowledge of our customers' industry, enabling us to provide the best products and services to meet their needs.

Products And Segments

We offer a broad range of products and segment-specific solutions, allowing us to offer a comprehensive solution to our customers' insurance needs.

Core Coverages:

- Accident & Health
- Auto Liability
- Aviation
- Combined GL/Pollution
- Contractors Equipment

- Crime
- Cyber Liability
- Directors and Officers Liability
- Employment Practices Liability
- Environmental
- Equipment Breakdown
- Excess/Umbrella
- Fiduciary
- General Liability
- Inland Marine
- International
- Kidnap/Ransom
- Management Liability
- Ocean Marine
- Package
- Product Recall
- Professional Liability
- Property
- Surety
- Workers Compensation

Segments:

- Broadcasters/Media
- Construction
- Clean Tech
- Cultural Institutions
- Educational Institutions
- Energy
- Entertainment
- Federal Government Contractors
- Financial Institutions
- Food
- Healthcare
- Health Information Technology
- Law Firms
- Life Sciences
- Manufacturing
- Not-for-Profits
- Private Companies
- Public Entity
- Publicly Traded Companies
- Private Equity
- Professional Services
- Real Estate
- Retail
- Technology
- Transportation
- Wholesale
- Wineries

Risk Engineering Services®

Chubb's Risk Engineering Services (formerly Chubb Loss Control Services) involve a range of services focused on identifying exposures, assessing the adequacy of existing controls, and helping customers anticipate and mitigate potential costly losses. The practice offers customized risk management and loss control programs and specialized consulting focused on lessons from losses, industry best practices and consensus standards. The network of Chubb risk engineers possesses deep industry knowledge and technical expertise in the wide range of industries represented by Chubb's middle market customer base.

Claims

Our claims professionals are a key differentiator for Chubb. The Chubb claims philosophy includes a commitment to delivering unparalleled customer service, providing insight to help our customers manage risk, and an ongoing tradition of maintaining long-term relationships consistent with our customers' strategic goals.

International Capabilities

We have extensive operations in 54 countries and territories, and a network that spans 200 countries. Combined with our product breadth and financial strength, this means we can help customers manage risk around the world with confidence. In addition, we offer dedicated underwriters, tools and technologies to help customers and agents manage programs in an efficient and effective manner.

Chubb. Insured.SM

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 Federal Insurance Company and U.S. based Chubb underwriting companies. All products may not be available in all states. 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 a diverse group of clients.

Form 40-01-0114 (Ed. 9/16)