

Chubb North America Major Accounts

CHUBB®



Who We Are

Chubb North America Major Accounts specializes in meeting the risk management needs of large U.S. and Canadian-based companies that require tailored, innovative coverage solutions. We are dedicated to working collaboratively with clients and their brokers to craft and deliver differentiated solutions through Chubb's extensive global services and claims operations.

With underwriting centered in Chubb's eight North American regions and an added presence in 48 branch offices, our experienced team of underwriting managers, field-based client segment leaders, claims technicians, and service professionals are fully prepared to develop insurance programs on a global basis to serve the needs of today's large corporate and institutional marketplace.

In addition to our North America Major Accounts operating unit dedicated to large corporate accounts, Chubb has operating units focused on middle market (Chubb North America Commercial Insurance) and small business (Chubb Small Commercial Insurance) customers.

Who We Serve

Our customers are generally defined by the following account characteristics and buying habits:

- Significant client interaction expected as part of the underwriting, claims adjustment and service proposition
- Employ a risk manager or risk management program that is run by corporate finance or general counsel
- Retain significant risk via high deductibles, self-insured retentions and cash flow programs
- Use multiple broker advisors (i.e. separate property, casualty, professional lines coverages)
- Buy tailored products typically on a global basis
- Require significant capacity by product provided by multiple carriers
- Generally have revenue of \$750,000,000 and greater

Core Coverages & Services

We offer a full range of property, casualty, accident and health, risk management, and claims handling solutions on a global basis.

- Accident & Health
- Commercial Marine
- Environmental
- Excess Casualty
- Inland Marine
- Management Liability
- Primary Casualty
- Privacy & Network Security
- Professional Liability
- Property
- Surety
- ESIS- Risk Management Services and Third Party Administrator

Specialty Coverages

We provide the following specialty coverages for companies that face risks which may arise due to special circumstances or that are simply situational in nature.

- Builders' Risk
- Contingent Liability
- Contractor Controlled Insurance Programs, Maintenance Wraps, Owner Controller Insurance Program
- Defence Base Act
- Kidnap & Extortion
- Loss Portfolio Transfers
- Package/Guaranteed Costs as part of a Master Program
- Prospective Deductible Buybacks
- Representations & Warranties
- Run-off/Tail Coverage
- Tax Indemnity

Dedicated Industry Practices

Chubb North America Major Accounts offers tailored insurance coverage and risk management solutions that can fit specific company needs in the following industry segments.

- Construction
- Energy
- Financial Institutions
- Healthcare
- Life Sciences
- Private Equity
- Real Estate
- Retail
- Technology
- Transportation

Claims

Our claims philosophy and professionals are key differentiators for Chubb. Our philosophy includes a commitment to delivering unparalleled levels of customer service, providing insights and experience to help our customers manage and mitigate the retained portion of their risks, and an ongoing tradition of maintaining long term partnerships consistent with customer strategic goals.

Service

Chubb Global Services provides best-in-class multinational servicing through the extensive Chubb Network. By bringing together our local insurance professionals in 54 countries and network partners in over an additional 200 countries, innovative technology, broad product array, and legal and regulatory expertise, we are able to help our clients and their brokers manage their worldwide insurance programs.

Technology

Worldview®

Chubb's award winning portal, which is unmatched in the industry, continues to provide our clients and their brokers with the ability to manage and track all aspects of their global programs.

Key Differentiators

Underwriting & Product Innovation

- Market leading underwriters
- Dedicated coverage specialists
- Industry leading coverage

Client Relationship Development & Distribution Management

- Deep history, knowledge, relationships
- Ease of access
- Strategic & systematic account relationship approach - Global Client Executive Program
- Multinational expertise and efficiency of network
- Expanded branch network

Service Delivery Excellence

- Multinational Property, Casualty, Specialty Solutions
- Global & domestic claims expertise
- Distinctive Global Services (including Worldview and Predictive Claims Capability - Chubb 4D)
- Global/local compliance

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. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. 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. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.