

Chubb's Auto Line of Business

Commercial vehicle operations can present a significant risk to an organization. Chubb understands these risks and provides cutting-edge risk engineering services to help identify and mitigate risk. Our tailored insurance solution helps respond to the exposures and operations of each individual business.

Key Highlights

- ISO's most up-to-date revised multi-state forms and endorsements
- Commercial Auto Broad Form Endorsement includes multiple enhancements:
 - Broad Form Insured
 - Subsidiaries and Newly Acquired or Formed Organization as Insureds
 - Employees as Insureds
 - Lessors as Insureds
 - Persons and Organizations as Insureds Under a Written Contract
 - Fellow Employee (where allowed)
 - Autos Rented by Employees
 - Auto Loan/Lease Gap
 - Amended Duties in the Event of Accident, Claim, Suit, or Loss
 - Waiver of Subrogation
 - Unintentional Failure to Disclose Hazards
 - Mental Anguish that results from bodily injury
- High Value Vehicle endorsement providing agreed value for highly valued private passenger vehicles

Target Classes

- Manufacturing
- Climate Tech
- Natural Resources
- Financial services
- Professional services
- Technology
- Life Sciences
- Media and entertainment
- Federal contractors
- Oil and gas-related products
- Wholesalers/Distributors

World Class Services Offerings

Risk Consulting:

- Engineers dedicated to auto services with professional designations in the industry and active participation and membership in key fleet safety organizations
- Tailored, regulated, and non-regulated fleet services for different vehicle types, transportation operations, and specific driver issues to identify and minimize loss potential
- Risk management assessment tool for benchmarking a company's risk management profile and identifying strengths and weaknesses in a fleet safety program
- Motor Vehicle Record toolkit to assist with development of an effective MVR program
- Vendor relationships providing up to 50% discounts for online fleet safety training
- Driver training programs on defensive driving, behind the wheel one-on-one coaching, training the experienced driver, truck driver safety, and more
- Driver observation reports to record and observe driver behavior and performance
- Annual stewardship report for qualifying businesses to summarize services rendered during the policy term
- To-the-point safety bulletins providing detailed risk management best practices on single topics

Claims:

- Specialized approach to quickly resolve routine auto claims
- Teams of claims specialists dedicated to bodily injury liability, physical damage, and total loss
- Pre-screened preferred auto vendors available; permitted to use your own repair facility
- A special investigations unit for dealing with suspected insurance fraud
- 24/7, online access to up-to-date progress and claim notes via Claim View
- Chubb Mobile Estimate application provides a fast and convenient option for estimating auto damage

CHUBB SOLUTIONS

- Package
- Umbrella

- E&O
- Inland Marine
- Products Liability

- Workers' Compensation
- Property

What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Manufacturer and Processing	• Auto • Package • Umbrella • Property • Machine Breakdown	\$1,200,000	• Comprehensive coverage for complex manufacturing risk • Tailored solutions like machine breakdown coverage
Laboratories and Bio-Research	• Auto • Package • Workers' Compensation • Umbrella	\$595,000	• Expertise in life sciences sector enables Chubb to offer specialized coverage • Risk management services and claims handling in a niche field
Insurance Agents, Brokers & service	• Auto • Workers' Compensation • Umbrella	\$307,000	• Tailored package policy solution with a single carrier

What We Have Paid Lately

Insured pulling out of a gas station when an on-coming vehicle hit the insured vehicle. Medical bills, loss of earnings and life care plan totaled \$1,000,000.

Insured vehicle turned left in downtown area and hit a pedestrian in a cross walk. Medical bills and future treatments totaled \$750,000.

Insured Vehicle rear-ended another vehicle with a driver and two passengers sustaining injuries. Orthopedic injuries requiring surgical intervention, and over \$2,000,000 in economic damages. The excess claim is also reserved at nearly \$5,500,000.

Web Links

- [Agent & Broker Resource Center](#)
- [Claims Service — What Makes Us Unique](#)

WHY CHUBB?

- | | | |
|--------------------------|---------------------------|----------------------|
| • Underwriting Expertise | • Chubb Risk Consulting | • Global Reach |
| • Tailored Solutions | • Superior Claims Service | • Financial Strength |

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved.

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 ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This material contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. The material presented herein is advisory in nature and is offered as a resource to be used together with your professional insurance advisors in maintaining a loss prevention program. It is not intended as a substitute for legal, insurance, or other professional advice, but rather is presented for general information only. You should consult knowledgeable legal counsel or other knowledgeable experts as to any legal or technical questions you may have. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.