

Chubb Specialty Casualty Insurance Solutions

CHUBB

Chubb Specialty Casualty delivers individual risk underwriting capabilities to assist U.S.-based companies dealing with General Liability-driven risks that tend to be hard to place due to unique products, processes or operations. We offer innovative solutions and industry-specific expertise through a scalable product platform that focuses on customized protection for a wide range of complex exposures.

Aviation

An acknowledged market leader for aviation operations, Chubb offers tailored, comprehensive products at competitive prices backed by superior service and unparalleled underwriting expertise for certain segments of the aerospace industry.

Target Markets

General Aviation Airports

- Commercial Airports
- Heliports and Hospital Helipad locations
- Aviation Product Distributors and Wholesalers (no manufactured products)
- Aviation operations such as hangar owners GL premises
- Airside operations such as ground handlers and cargo handlers
- Fueling Fixed Base Operators (that do not perform Repair and Service)
- Corporate non-owned aircraft liability
- Municipal and Governmental Aircraft and Rotorcraft
- UAV's owned and operated by municipalities, university research programs, and real-estate companies
- Control Tower Liability
- Airport and Aviation Management Companies

Restricted Classes

- Pleasure & Business Owner Flown
- Industrial aid
- Commercial rotor wing
- Managed Fleet (Charter)
- Aerial Applicator (Ag)
- Quota Share placement (we only write 100% ground up)
- Flight Schools
- Full Service Fixed Based Operators
- Direct Products Manufacturer

Casualty Solutions for the Entertainment Industry

Coverages

- Primary General Liability (stand alone or combined)
- Primary Commercial Automobile
- Lead umbrella
- Buffer Excess General Liability, Auto Liability and Employers Liability
- 24 hours per day, seven days per week claim reporting, including expanded coverage for large severity events through ACE Catastrophe Management Coverage extensions
- Workers Compensation, Property and Professional Liability available for select risks, coordinated with related ACE product offers
- Flexible product array includes primary general liability, primary commercial automobile, lead umbrella, general liability buffer excess layers and auto liability buffer excess layers of insurance

Minimums & Limits

- Primary General Liability
- \$2 million per occurrence / \$4 million general aggregate / \$4 million product-completed operations aggregate
- Admitted and non-admitted placements

Chubb Agribusiness

- Primary Auto Liability
- \$1 million CSL
- Guaranteed cost coverage
- Admitted placements
- Lead Umbrella
- \$10 million per occurrence / \$10 million aggregate capacity (up to \$25 million capacity for select risks)
- Admitted and non-admitted placements

Target Client

- U.S.-based companies of all revenue sizes in the following entertainment segments:
- Amusement ride operators and manufacturers
- Casinos and gaming operations
- Outdoor and recreational equipment manufacturers
- Race tracks
- Resorts and hotels
- Special events
- Stadiums, arenas and similar venues
- Water parks (publicly traded or connected with hospitality/hotel operations)

Construction Insurance for Mid-sized Businesses

- General Liability
- Supported Umbrella and Excess
- Admitted paper available in all states
- Non-admitted paper available in all states

Project Policies

Preferred Client Characteristics:
Construction Projects with \$10 million to \$200 million total construction cost

Practice Policies

Preferred Client Characteristics:
Construction Companies with \$10 million to \$200 million of gross sales

Target Classes

- GL only wraps
- OCIP
- CCIP
- General Contractor Controlled
- Owners Interest of Construction

Non-preferred Classes

- New York Contracting
- West Coast Residential

Enhancements Available

- Blanket Additional Insured
- Primary/Non-contributory
- Extended completed operations
- Term-of-project policies

Foreign Supplier Liability InsuranceSM

Benefits

- Domestic U.S. coverage for incidents occurring in U.S., as well as for worldwide claims brought in U.S.
- Option to include worldwide coverage for claims brought outside U.S. against U.S. company, its foreign operation or designated foreign suppliers
- Simplified risk management process for foreign suppliers eliminates review process for valid certificates of insurance from foreign suppliers
- Single insurance company provides global primary product liability coverage for U.S. companies and their foreign supplier.
- Single streamlined application for domestic and international coverage
- Single global solution with coordinated policy issuance
- Robust global network in more than 170 countries, skilled in effective multinational program execution, including underwriting, claims, risk control, efficient premium cessions and servicing

Coverages & Services

- Domestic U.S. Primary and Excess Coverage
- International Coverage
- ESIS® Third Party Administered Claim and Risk Control Services

Domestic U.S. Primary and Excess Coverage

- Primary ISO 2007 Products-Completed Operations form
- Program structure options: guaranteed cost, deductibles, self insured retentions and fronted captive basis
- Non-admitted basis to provide freedom of rate and form
- Occurrence or claims made basis
- U.S. distributor listed as first named insured on policy;
- Each designated foreign supplier added individually to policy as additional insured

- Differentiated rates provided by product category
- Up to a three year extension of coverage for U.S. distributor for discontinued suppliers
- General Aggregates available on per supplier basis, subject to policy level cap
- Option to add suppliers throughout policy term (*subject to underwriting criteria and acceptance*)
- Catastrophe Management coverage extension available
- Zero collateral required for deductible policies for qualified insureds

International Coverage

- Program structure can match domestic U.S. coverage grants and structure
- Option for contingent coverage
- Worldwide suits coverage available via endorsement to domestic U.S. policy (coverage for claims that occur anywhere in the world and suits brought both in the U.S. and overseas, where available and permissible by law)
- Option for global coverage for subsidiaries on an excess DIC basis, or on an in-country basis through placement of local Chubb policies in foreign countries.

ESIS® Third Party Administered Claim and Risk Control Services

- Claim handling on self insured retention can be provided by Chubb claim service affiliate, ESIS, Inc., another acceptable TPA, or self administered, subject to the provisions of the policy. All deductible policies are quoted utilizing Chubb USA claims handling
- Domestic U.S. and international risk control services available, provided and coordinated by ESIS globe staff and affiliates

Minimum Premium

- For U.S. coverage: \$50,000

Limits

- U.S. coverage: primary limits up to \$5 million occurrence / \$10 million aggregate with excess limits available
- Foreign coverage option: primary up to \$2 million per occ. / \$4 million aggregate
- General aggregates available on a per supplier basis subject to underwriting review

Target Client

U.S. based companies of all revenue sizes, including:

- Distributors
- Importers
- Manufacturers that source components outside the U.S.
- Retailers
- Wholesalers

Restricted Industries

- Critical aircraft or auto parts manufacturers & complete vehicle manufacturers
- Invasive medical products manufacturers (defined as implanted in the body for more than 15 days)
- Pharmaceutical, nutraceutical or herbal supplement manufacturers
- Tobacco products manufacturers

Public Entity Practice

Chubb provides a complete suite of solutions for Public Entities (defined as political subdivisions, agencies and authorities, and public and private schools (K-12) and colleges.

Coverage Highlights

- Public entity is defined as political subdivisions, agencies and authorities, public and private schools (K-12), and colleges
- Combined liability/professional liability retained limit and follow form excess coverages, with various limits for:
 - General liability, including law enforcement liability
 - Automobile liability
 - Public officials liability or school board liability, including Employment Practices Liability
 - Employee benefits liability
 - Miscellaneous professional liability
- Potential companion coverage, with various limits and attachments for:
 - Accident & Health, including student accident
 - Aerospace/Aviation
 - Builders' Risk, Bridges and Tunnels
 - Construction
 - Environmental Liability
 - Excess Workers Compensation
 - International Advantage® Package

- Kidnap & Ransom, including Child Abduction
- Privacy and Network Security Liability
- Property

Minimums & Limits

- Normal capacity offering of \$5 million to \$10 million
- Capacity up to \$20 million available
- Prefer first layer excess of self-insured retention above normal loss expectancy

Target Clients

Individual Risk:

- Cities or towns with populations of 35,000 or more
- Counties with populations of 100,000 or more
- Formalized risk management program
- School districts with an average daily attendance of 7,500 or more
- Special district

Pool Risk:

- Clear pool operational strategy
- Risk sharing/risk retaining
- Selective member acceptance and pricing criteria
- Strong claims and loss prevention service

Additional Products

- GL PLUS™
- Umbrella/Excess
- Commercial General Liability-Buffer
- Legacy Liability
- Renewable Energy Solutions
- Casualty Solutions for Ski Resorts
- Traditional Energy Solutions for Middle Market
- Select Risk

Learn more at www.chubb.com

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