

# Industry Practices

CHUBB®

Commercial Insurance



Paul Lewis  
EVP, Industry Practices Manager

“Each of the industries we serve have unique requirements. We have a wide range of product solutions across a portfolio, and we knit them together in a way that’s appropriate for the client’s needs... thinking about the solution from the client view in.”

- Paul Lewis



Companies are transacting business faster than ever before. In today's environment where speed is of the essence and advances in technology lead to new risk, the ability to manage uncertainty is paramount. At Chubb, we understand the myriad of unique and interconnected risks businesses face across a variety of industries.

By working together, we can craft an integrated insurance solution that is backed by teams of dedicated underwriting, risk engineering, and claims professionals across 30 specialized industry practices.

Each Industry Practice has been launched in response to segment growth and aims to ensure our capabilities and products align strategically to the evolving risks of each industry. These centers of excellence demonstrate our commitment to further developing our business and ensure we build upon our offering, in the areas that matter most to our clients.

Nearly 200 years of experience in the insurance industry has allowed us to hone our craft, and we evolve our coverages to stay up-to-date with the latest risks facing your industry. The expertise we demonstrate across our Industry Practices enables us to deliver a broad portfolio of insurance solutions – from General Liability to Property to Professional and Management Liability and more – custom tailored to meet your needs.

**Our commitment to a holistic, client-focused approach sets us apart in the industry.**

## Why Chubb?

 Financial Strength

 Risk Engineering Services

 Industry Expertise

 Global Reach

 Superior Claims Service

 Tailored Solutions

At Chubb, we are well positioned to protect a variety of businesses across the vast U.S. middle market<sup>1</sup>:

The U.S. Middle Market represents the

**3rd**

largest global economy.

More than

**\$10 trillion**

in annual expenditures

Represents

**33%**

of private sector GDP

Looking ahead, experts are predicting strong growth in this space<sup>2</sup>:

**58%**

project increased revenues in the next the 12 months

**42%**

of middle market companies expect to add jobs in the next 12 months

**70%**

will invest

As your business grows, you need a carrier that provides integrated insurance solutions to protect you from the risks most prominent to your industry.

<sup>1</sup> NCMM Data as of 12/2017 <https://www.middlemarketcenter.org>

<sup>2</sup> NCMM Data as of 12/2017 <https://www.middlemarketcenter.org>

# Our industry expertise aligns with nearly 85% of GDP<sup>3</sup> across the following Industry Practices:



and several other specialty industries. No matter the industry, we offer a full line of tailored, top rated insurance products:

- Accident & Health
- Automobile
- Business Owners Policy (BOP)
- Construction Wrap-Ups
- Crime
- Cyber
- Directors & Officers Liability
- Employment Practices Liability
- Environmental
- Equipment Breakdown
- Errors & Omissions / Professional Liability
- Fiduciary
- General Liability
- Group Personal Excess Liability
- Kidnap, Ransom & Extortion
- Marine - Inland & Ocean, Builders Risk
- Medical Liability
- Multinational
- Package
- Product Recall
- Property
- Surety
- Transactional Risk
- Umbrella & Excess Liability
- Workers Compensation
- Workplace Violence
- Various other products

One-stop shopping with Chubb infuses ease, consistency, and predictability throughout your insurance program. Integrated solutions from a single carrier eliminate unexpected coverage gaps.

Chubb Leads  
Carriers in 2017  
Advisen Claims  
Satisfaction  
Survey Results<sup>4</sup>

Property

#1

Management/  
Professional Liability

#1

## Specialized Suite of Services

Chubb offers more than just insurance products to help clients. An extensive suite of services provides the type of certainty and peace of mind businesses can count on.

### Risk Engineering Services

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- Nearly 280 dedicated risk engineers in North America customize practical solutions together with clients and offer recommendations to minimize risk.
- Establish service deliverables tailored to address industry specific exposures.
- Services include, but are not limited to Property Conservation, General Liability, Premise and Products Liability, Equipment Breakdown and Jurisdictional Requirements, Ergonomics, Risk Assessment, and Predictive Loss Analysis.
- A Resource Center provides tools that highlight new and emerging risks (e.g., analytical tools, best practices, materials by industry, business blogs and videos).
- Client Exchange serves as a one stop-shop for Chubb service accounts to access their service deliverables.

### Claims

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- Claims representatives available 24 / 7 / 365.
- Adjusters and specialists with deep technical knowledge to handle claims for specific industries, lines of business, and jurisdictions.
- A team of Claims Business Consultants achieve a thorough understanding of a client's operation then develop a customized service plan.
- Multinational claims units combine local jurisdictional knowledge with experience handling interactions between local admitted and master controlled policies.
- Dedicated field catastrophe response teams conduct client visits immediately after an event.
- Analytics teams monitor catastrophic weather patterns and forecasts around the globe and take a proactive approach to planning and resource deployment.

Chubb's approach combines exceptional insurance products with a suite of services to present a holistic, industry-focused insurance proposition to provide clients with certainty and peace of mind.

1

### **Specialized Underwriting Expertise**

Dedicated underwriters for numerous industry practices

2

### **Total Business Solutions**

Chubb is a 'one-stop shop' with a multitude of products and services

3

### **Broad Product Offerings**

Over 30+ products custom tailored across various industries

4

### **Tailored Programs**

Integrated products and services tailored to address industry exposures

5

### **Local Expertise**

48 branches throughout North America, with authority at the point of sale

6

### **Extensive Global Network**

One of the largest networks of owned, local branches throughout the world

7

### **Risk Engineering Services**

Over 280 professionals in North America that craft programs to avoid claims and mitigate risk

8

### **Exceptional Claims Service**

97% of chubb clients who have had a claim paid are **highly satisfied** with their claim experience

Let us raise your expectations.

Learn more about how Chubb can support you and your business at [Chubb.com/rediscover](https://www.chubb.com/rediscover)

## Contact us

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For more information, please visit [www.chubb.com](http://www.chubb.com)

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## Chubb. Insured.<sup>SM</sup>

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](http://www.chubb.com). Insurance provided by U.S. based Chubb underwriting companies. All products may not be available in all states. Surplus lines insurance sold only through licensed surplus lines producers. 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.

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