



Chubb At A Glance

For more than 125 years, the Chubb Group of Insurance Companies has been delivering exceptional property and casualty insurance products and services to businesses and individuals around the world.

Today, we are the 11th largest property and casualty insurer in the United States and have a worldwide network of some 120 offices in 27 countries staffed by 10,400 employees. The Chubb Corporation reported \$48 billion in assets and \$13.2 billion in revenues in 2008. According to *Fortune* magazine, Chubb is the 203rd largest U.S.-based corporation. *Forbes* listed Chubb as one of America's 400 Best Big Companies.

We have emerged as a leader in the insurance industry not only on the basis of our size or our longevity. We consistently strive to build lasting relationships with our customers and 8,500 independent agents and brokers, and we aim to be the best at what we do by delivering unparalleled service and innovative, scalable and specialized products backed by financial strength and third-party endorsements.

WHAT WE DELIVER TO OUR PRODUCERS AND CUSTOMERS

Unparalleled Service

- ❖ We maintain a reputation for fairness and integrity by treating every customer — from policy issuance to claim settlement — as we would want to be treated.
- ❖ Agent and broker associations, industry analysts and publications the world over consistently honor Chubb for our service quality — especially claims service.
- ❖ It's easy to do business with us through our global network of offices staffed by Chubb underwriters, risk engineers and claims specialists. Our claims service is 24/7. In addition, we provide a variety of online risk and insurance management solutions.
- ❖ We have vast experience and expertise in managing personal and commercial exposures. For more than 60 years, Chubb's commercial risk engineers have provided an array of services that have helped our customers eliminate or minimize loss potential. In addition, some 200 appraisers help our personal insurance customers safeguard their homes, possessions and families.
- ❖ We appoint the most expert and service-oriented agents and brokers in the business, helping ensure the best possible insurance experience for our customers.

A Promise Backed by Financial Strength

- ❖ The member insurers of the Chubb Group of Insurance Companies earn the highest rating for financial strength from A.M. Best Company. Three of our members are among the few insurers that have achieved A.M. Best's highest rating for more than 50 years.

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- ❖ Chubb also earns high ratings for financial strength from Standard & Poor's and Moody's.
- ❖ The Chubb Corporation's senior debt is designated A+ by Standard & Poor's and A2 by Moody's.

A One-stop Source for Business

Chubb offers businesses more than 170 commercial insurance products, which are innovative, comprehensive and tailored to individual customer needs. In addition, Chubb offers a wide range of accident and health insurance products and construction and commercial surety bonds.

- ❖ **Innovative Products.** Chubb invented or was among the first providers of the package policy, E&O for electronics firms, R&D business income, employment practices liability, the exporters package, all-risk ocean cargo, cyber liability and other products. And unlike most other domestic insurers, we can deliver many products on a global basis through locally admitted policies and ensure consistent limits and coverage through controlled master programs.
- ❖ **Scalability.** Many of our products, such as our *Customarq Classic* package, E&O and our multinational program-related coverages, are designed to grow with our customers. Larger companies willing to assume a portion of their own risk can access a variety of alternative risk transfer mechanisms through Chubb's risk management specialists.
- ❖ **Specialized Expertise.** We create tailored solutions for firms in such areas as banking and other financial services, energy production, entertainment, green energy, health care, information and network technology, law and other professional services, life sciences, marine operations, museums and cultural institutions, not-for-profit organizations, privately owned businesses, and real estate. We also specialize in such product areas as umbrella/excess, ocean cargo, multinational, environmental, political risk, directors and officers liability, and employment practices liability.

Chubb is now the third largest writer of the "package policy," which is the heart of most insurance programs. According to consulting firm Towers Perrin, Chubb writes more D&O policies than any other insurer. We also are the number one writer of crime and financial fidelity bonds in North America and the fifth largest issuer of U.S. construction and commercial surety bonds.

- ❖ **Assurance From Others.** Our specialized expertise, products and services have resulted in endorsements from the Association of Corporate Counsel, Biotechnology Industry Association, Medical Device Manufacturers Association, Media Financial Management Association, Women Presidents' Organization and other organizations.

A One-stop Source for Individuals

Chubb offers an array of property and casualty insurance products for individuals and families with fine homes and possessions. Our customers include many of the most affluent families in the world, CEOs of *Fortune* 500 companies and top art collectors.

Like our commercial products, our personal insurance policies are innovative, scalable and supported by specialized expertise. Our *Masterpiece*[®] suite of products — long the standard of excellence in the affluent market — offers insurance for custom, historic and vacation homes; valuable possessions; automobiles and collector cars; watercraft and up to \$50 million in excess liability. Chubb is one of the few insurers to offer extended replacement cost coverage, which pays to rebuild a home after a covered loss even if the cost is greater than the policy limit.

The range of complementary services we provide customers includes: home appraisal to determine accurate replacement cost and provide life safety recommendations; prescreened property restoration referrals for claims; identity fraud prevention and mitigation services; and, in 13 states, wildfire defense services. We also provide numerous online payment options and ePolicy[™], the ability to receive all of your policy paper securely via the Internet.



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Chubb refers to member insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions.

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