





The Forefront Portfolio® Your Business. Protected.



The decisions and actions - or inactions - of business owners and executives can lead to costly litigation ... putting the company's assets and the personal assets of individuals at stake in claims not covered by BOP or general liability policies.

Management Liability Risks: Real & Rising

The Forefront Portfolio (TFP) protects and defends private companies, not-for-profit, and healthcare organizations. The flexible, modular solution can include:

| The Risk Is Real | |
|---|--|
|  <p>Directors & Officers (D&O) and Entity Liability Insurance for claims alleging mismanagement involving financials, negligent acts, regulatory compliance issues, and more.</p> | <p>A competitor, alleging that the defendant hired away its employees and interfered with its opportunities, sued for \$25 million. Settlement in excess of: \$325,000 Defense costs in excess of: \$200,000</p> |
|  <p>Employment Practices Liability (EPL) Insurance for claims alleging harassment, discrimination, wrongful termination, retaliation, defamation, and more.</p> | <p>An office assistant alleged former employer fired her due to her age. Settlement in excess of: \$150,000 Defense costs in excess of: \$125,000</p> |
|  <p>Fiduciary Liability Insurance for claims arising from management and administration of employee benefits.</p> | <p>An employee alleged the plan administrator's delayed action on instructions to move investment funds led to his investment losses. Settlement in excess of: \$80,000 Defense costs in excess of: \$5,000</p> |
|  <p>Crime Insurance for losses from theft, fraudulent electronic funds transfer, forgery, and "social engineering" schemes by employees and third parties.</p> | <p>Acting on an email that appeared to be from a long-time vendor, an employee redirected the vendor's payment to a new bank. The company later realized the employee fell victim to socially engineered fraud. Losses in excess of: \$250,000</p> |

TFP insureds benefit from the same exceptional management liability experience, access to loss prevention and employee training tools such as [ChubbWorksSM](#) and [PaymentWorks](#) and leading defense firms that protect Chubb's largest policyholders. For more detailed product information and videos please visit our [website](#).



Online Ease
The Forefront Portfolio is available on Chubb Marketplace, a platform that provides a personalized digital experience to quote, bind and issue. The Chubb Marketplace target appetite are organizations with less than 250 employees and \$50 million in revenues.

Chubb. Insured.SM

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 communication 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. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.