Leading the Way, Locally and Globally

Chubb Multinational Insurance Coverages and Services

CHUBB®

Meet Chubb, Worldwide

Chubb multinational customers can go – and grow – wherever business takes them… with our consistent, compliant coverage and excellent service fueling their success, every step of the way.

Chubb offers an unparalleled scope of coverage worldwide, including a deep and experienced team dedicated to ensuring smooth operation of each client's multinational program, locally and globally.

Our multinational programs are backed by the financial strength and resources of Chubb and connected to state-of-the-market technology that keeps customers out ahead of changing market dynamics, everywhere they operate, and elevates all aspects of multinational risk management.

For consistent, compliant protection across the globe, choose Chubb

- Unmatched Multinational Leadership & Experience
- A Full Spectrum of Coverages, Expertly Tailored
- Customized Multinational Programs and Service, Executed with Excellence
- Technology That Transforms Multinational Risk Management

From translating all their local policies into a common language, to providing instant updates on virtually all aspects of a program, Chubb's technology makes it far easier to manage risk worldwide.

Unmatched Multinational Leadership & Experience

Chubb's global organization spans more than 600 offices and our experience is even more impressive: Through our predecessor companies, Chubb traces its international presence back throughout multiple decades. Today, we have a long, consistent track record as a reliable insurance partner businesses can count on to successfully manage multinational business and resolve claims.

We issue 62,000 local policies annually – that's 170 per day – and manage 50,000 claims each year for multinational clients.

While Chubb is a world leader in property, casualty and accident & health insurance, we are also a local market leader in many places we operate – including Brazil, Mexico and Japan. The difference this makes? Rather than just a local insurer "presence," our customers have Chubb's local specialists there, with the experience, resources and relationships to drive the best possible service.

Our multinational team is a leader in the industry too: It includes senior executives with decades of experience, seasoned account managers, and specialists in all the disciplines that matter to our customers - from underwriting, compliance and finance, to risk engineering and claims.

Bringing the World to You

Operations in 54 Countries & Territories

> 600 Chubb Offices

Broad scope of customized coverages

- International Packages
- CMPs
- Cash flow programs

Service, executed with excellence

- Chubb Global Services – 350 specialists
- Centralized leadership + local market experts
  - Chubb Global Risk Advisors℠ – more than 550 consultants
  - Tailored claims services

Technology that transforms risk management

- Worldview®
- Multinational Research Tool

A Full Spectrum of Coverages, Expertly Tailored

Whatever risks arise, however complex and sophisticated their needs, customers never outgrow Chubb. We offer an exceptional range of insurance products on a worldwide basis, and are always innovating to deliver new insurance solutions for emerging risks.

From large-block property capacity for a world-leading manufacturer, to customized A&H programs for a global conglomerate, and unique loss sensitive casualty solutions, Chubb has the coverage that address your business risks.

At Chubb, dedicated multinational underwriters customize programs to align with each client's exposures, strategies, and legal, insurance and regulatory environments. With these senior-level solution architects at the helm, we can also structure multinational programs in ways others are not willing or able to – addressing specialized in-country needs, tailoring multi-line solutions across geographies, and providing Controlled Master Programs in virtually any line. We can also provide loss sensitive and creative alternative/ captive solutions as part of a multinational program.

A Holistic Approach

Chubb customizes both traditional and specialty coverages on a global basis for businesses of all sizes. Core products include:

- Accident & Health
- Commercial Marine
- Cyber
- Environmental
- Excess Casualty
- Inland Marine
- Management Liability
- Primary Casualty
- Professional Liability
- Property
- Surety

Global Casualty

No matter how complex your casualty exposure, Chubb can tailor a solution. We offer a full range of multinational casualty insurance programs and collateral structures, including loss sensitive and risk financing solutions, on a global basis. For clients that value flexibility and partnership, Chubb is agile, innovative and committed: We have the reach and resources to pivot quickly, with dedicated multinational casualty underwriters adapting our client's program to whatever lies ahead and continually helping to drive down the cost of risk.

- ***International Multiline Packages*** – General Liability, Auto, Employers Responsibility, Accident Death & Dismemberment, Kidnap & Extortion, Property
- ***Controlled Master Programs*** – Locally admitted policies and risk transfer options
- ***Cash Flow Programs*** – Captives and fronting arrangements, deductible recoveries, retrospective rating plans
- ***Flexible collateral options***
- ***Tailored multinational claims services***

Companies seeking consistency and control find it at Chubb: 80 percent of our foreign casualty policies are issued through wholly owned Chubb offices.

Accident & Health

With local underwriters delivering a comprehensive line of A&H products, Chubb is uniquely suited to provide solutions for diverse and dynamic employee populations around the globe – drawing from Business Travel Accident, Business Travel Medical, Emergency Medical and Security Evacuation and Travel Inconvenience options, and a robust portfolio of travel-related benefits and services.

We are there to issue policies locally, and one of very few carriers that can provide Controlled Master Programs to centralize coordination of travel accident and medical benefits worldwide. Clients have the ease of multilingual information and fulfillment, with benefits descriptions and customized claims solutions.

Chubb also brings unique flexibility to travel assistance services, providing our own, embedding those of our client's preferred provider into our programs, or both.

Property

Whatever the scale and scope of your properties, Chubb is there for you – with the appetite, the financial strength, and dedicated multinational underwriters with the expertise to provide insurance solutions for even the most complex global property portfolios. Whether you are insuring facilities in a few countries, or structuring fronting and captive solutions across dozens of properties and jurisdictions, you can be confident Chubb has what it takes to protect your assets – and to keep your multinational property program 'in sync' and operating as it should worldwide.

Chubb manages many of the world's largest and most complex multinational property and marine programs – issuing local policies for some clients in over 80 countries, with limits as high as $1 billion.

We are known for charting new territories to serve our clients:

For example, after the US lifted sanctions against Myanmar, Chubb was one of the first companies to enter into an arrangement with Myanmar Insurance, the dominant state-owned insurer, to issue local policies for clients.

Chubb is a truly global organization: More than 90 percent of Chubb's multinational policies are issued outside of the US.

Financial Lines

D&O and other management liability exposures are compounded and complicated by diverse regulatory, compliance, ethics and business practices worldwide. Chubb specialists in the U.S. and in local markets understand the issues relevant to specific jurisdictions and how to structure protection that can respond as insureds expect and allow claims to be paid in line with both local regulations and the needs of our clients and their individual directors, officers and executives.

Chubb can provide management and professional liability coverage for public companies, private and nonprofit organizations, and financial institutions where clients need it around the globe. Coverages most frequently requested by our multinational clients are D&O, Cyber, and Errors & Omissions solutions. When locally permissible, we can also provide additional financial lines products for clients. Chubb brings exceptional expertise and flexibility to structuring programs that accommodate our clients' risks and risk appetite. We can also easily adapt programs as the landscape – including operations, geographies, regulations and leadership – evolves.

Customized Multinational Programs and Service

Clients can't be everywhere to manage risk, but they can count on Chubb to help – keeping their program running seamlessly, and precisely as it should, from policy issuance to claim resolution.

At Chubb, multinational service is tailor-made for each client: We are flexible in accommodating unique circumstances in everything from customized policy wording and services, risk engineering, employee travel assistance services and claims management.

Chubb Global Services is the Chubb team wholly dedicated to servicing multinational customers. It is 350 professionals strong worldwide and includes both centralized, multinational-dedicated leadership and specialists in local markets who are working for clients every day, issuing policies and paying claims, customizing programs and services, and keeping programs in step with legal and regulatory developments.

Chubb has a long-established global claims 'ecosystem' that ensures claims around the world – and cross-border claims – are handled with the right expertise and resources to achieve the best possible outcome for our client. When a loss occurs, our senior claims account managers and technical claim professionals in local markets work together seamlessly to efficiently execute customized claims service plans.

Adeptly Responding to Claims Around the Globe

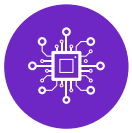
Our client suffered a major fire in a remote, difficult to access area of the French Alps. Chubb immediately assigned the loss to a pre-arranged adjuster in the US who liaised with local adjusters to have inspections completed within days. The local Chubb office that issued the property policy coordinated closely with the client's US headquarters to pay the claim locally in compliance with local regulations – with an advance payment made within days of the insured's request providing positive cash flow during their time of need. With a contact both stateside and in the location where the claim occurred, Chubb kept the client well informed every step of the way.

Dedicated Risk Engineering & Consulting Worldwide

Through Chubb Global Risk Advisors, our customers can tap the expertise of more than 550 property and casualty engineering, health, safety and environmental consultants to advance their risk management, compliance and sustainability objectives

Our Global Services team provides best-in-class service across key disciplines, including: account management, finance, claims, reverse flow underwriting, operations and reporting.

We constantly track and monitor our performance against published service standards. With this benchmarking data, we continue to provide market-leading performance.



Technology That Transforms Multinational Risk Management

Every day, our technology is giving our customers more transparency, certainty and control in managing risk, while allowing customers to focus more time on strategic initiatives. And every day, we are investing so our technology can do even more.

It's Chubb's digital difference: Our technology gives clients a holistic view of multinational exposures – and the ability to take risk management to new heights, locally and globally.

With Worldview®, our proprietary online service platform, Chubb clients and their brokers can access instant updates and comprehensive reports on virtually all aspects of their multinational program, including local policy issuance, payments and claims around the globe. Multinational IQ provides the latest on program status, even flagging open tasks, next steps, and responsible parties, keeping everyone on the same page and programs on track.

Many local policies are issued in the local language, and Worldview can now translate these policies to English for clients – fully automating and expediting a particularly time-consuming task.

And when clients have questions about global market and compliance issues, our Multinational Research Tool has answers – including nearly half a million unique answers relevant to multinational coverages and jurisdictions.

Fueling our Customers' Success, Every Step of the Way

While the world's risks, regulatory, compliance and legal considerations are constantly evolving, Chubb's ability to protect clients is steadfast. With our well-entrenched multinational organization and wealth of experience and resources, we instill both the insurance and services clients need to successfully navigate changing landscapes and capitalize on opportunities... and the technology that makes managing dynamic risks far easier than ever imagined.

See how successful your multinational program can be now, and for years to come, with Chubb.

CHUBB®

Contact Us

Tom Harris
Executive Vice President
Chubb Global Services
O 302.476.6270
E tom.harris@chubb.com

Tim Benson
Executive Vice President
Multinational Leader
O 215.640.4370
E timothy.benson@chubb.com

Tim Meyer
Executive Vice President
Major Accounts Property
O 312.612.8900
E timothy.meyer@chubb.com

Joe Weiss
Vice President
Chubb Accident & Health
O 212.642.7876
E joseph.weiss@chubb.com

Steve Hill
Executive Vice President North America Financial Lines
Management Liability
O 312.642.7853
E shill@chubb.com

About Chubb

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. The claim scenarios described here are hypothetical and are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual 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.

Chubb. Insured.℠

Copyright ©2020, Chubb. All rights reserved.