



Think **EXPERTISE**. Think Chubb.

BUSINESS INSURANCE
INSURANCE COMPANIES

Property & Liability Insurance for Insurance Companies

As an insurer, you deal with risk all the time. We do, too.



That's why, when it comes to insuring your own business risks, you look for a stable, experienced insurer that understands your operations and has the financial backing to be there when you need it most—when claims occur.

Tailored Insurance Solutions You Can Count On

Chubb offers insurers like yours a well-rounded insurance program that can protect your operations and help manage the costs associated with lawsuits. Our property and casualty multi-lines capability streamline the insurance process for you and helps avoid the complications of dealing with multiple insurers.

Protecting Your Operations

Property—A fire could damage or destroy your headquarters or other buildings, and reconstruction could mean meeting new building ordinances, such as a requirement for a modernized sprinkler system.

- Insurance pays the replacement cost to rebuild the building, including the cost to comply with ordinances or laws, up to the policy limit.

Business Income and Extra Expense—A catastrophic storm could cause damage to your main data center, crippling your sales force for weeks.

- An all-risk property/business income perils insurance policy helps protect your company from the impact of lost revenues.
- Extra expense coverage allows for emergency generators to be put into place, enabling you to bring operations as close to normal and as quickly as possible.

Preventing Losses Before They Occur

With Chubb, your company benefits from a wide array of flexible, state-of-the-art risk management and loss control services and tools designed to help you incorporate loss prevention into your operational strategies. Our products, tools, and services include:

- Business continuity
- Ergonomics
- Fleet safety
- Infrared thermography
- OSHA-based services
- Slip, trip and fall guidance
- Workplace violence resources

Workers Compensation—An employee could trip and fall on a sidewalk on your company's property and suffer an injury requiring extensive health care and rehabilitation services.

- In addition to paying the claim, insurance provides access to services such as a thorough slip-and-fall loss prevention program, which includes an analysis of the loss, review of exposures, testing of floor characteristics, and an evaluation of current management practices and procedures.

Commercial Automobile—A claims adjuster renting an automobile for business purposes could be involved in an accident resulting in a total loss to the rental vehicle.

- Insurance covers any liability for injuries to others, as well as direct damage to the rented automobile.

Multinational Solutions—While traveling outside the United States to meet with prospective clients, an employee could be injured in an accident or be taken ill.

- Foreign Voluntary Workers Compensation insurance offers 24/7 protection for employees traveling on business outside the United States.
- The policy covers medical assistance services and repatriation expenses for the employee and accompanying spouse and children.

Protecting Your Collateral

Foreclosed Property—A building that your insurance company has foreclosed upon could suffer severe storm damage.

- Insurance covers the adjusted outstanding mortgage balance, as well as additional mortgage-related expenses.

Guarding Against Lawsuits

General Liability—While testing a sprinkler system, your loss-control employee could inadvertently open a valve and cause water damage to a customer's premises.

- Insurance covers defense expenses and settlement costs or damage awards associated with a liability lawsuit.

Excess/ Umbrella Liability—A 75-foot boat, rented to entertain a major client, could crash into a dock and injure passengers. Your company's general liability carrier might only insure non-owned watercraft up to 55 feet in length.

- A Chubb umbrella policy could respond since it includes non-owned watercraft of all sizes

Why Chubb?

Our Company	Our People	Our Products and Services
<p>Strength and stability</p> <ul style="list-style-type: none"> • Our financial stability and ability to pay claims rate among the best in the insurance industry. • We've maintained A.M. Best's highest ratings for more than 75 years. <p>Leadership</p> <ul style="list-style-type: none"> • Chubb has helped protect banks and other financial institutions from risk with innovative insurance products since 1907. • Our underwriters and claim analysts are experienced working with insurance companies. <p>Innovation for the banking industry</p> <ul style="list-style-type: none"> • First insurer to develop a package insurance policy of multiple property/casualty coverages. • First insurer to develop a cyber crime/liability product for financial institutions. • Unique global extension option extends insurance coverage to overseas operations. 	<p>Deep problem-solving expertise</p> <ul style="list-style-type: none"> • Our experience gives us an in-depth understanding of insurance company exposures. <p>Superior claims service worldwide</p> <ul style="list-style-type: none"> • We've earned an enviable reputation for outstanding service and fair claims handling. • Our service is consistently rated among the best in the insurance industry by agents and brokers.¹ • Specialized services include in-house fraud investigators, litigation management protocols, and designated workers compensation recovery unit to pursue potential subrogation. <p>Dedication to your needs</p> <ul style="list-style-type: none"> • Our underwriters, loss control specialists, and claim analysts are glad to meet with you and your insurance advisor. • We're conveniently located in many of the world's most important financial centers. 	<p>Tailored solutions</p> <ul style="list-style-type: none"> • Our specialized, flexible, standout products and services are tailored to insurance companies. • Our hallmark package policy, <i>Customarq Classic</i>, sets the standard for the industry. <p>Global claims management</p> <ul style="list-style-type: none"> • In the event of a claim, our Multinational Claim Unit (MCU) acts as a single point of contact no matter where a claim occurs. Our MCU, working in cooperation with our own examiners located around the world, coordinates the handling of claims in more than 140 languages. <p>Assistance for customers and agents</p> <ul style="list-style-type: none"> • Our online <i>ClaimView</i> tool gives our customer and the agent an up-to-the-minute "snapshot" of any claim, helping us identify and analyze loss trends. The information allows us to work with you in mitigating future losses with our state-of-the-art <i>RMIS Dimensions</i> risk management information system.

¹Goldman Sachs 2011 Pricing Survey.

Additional Solutions from Chubb

Employees, shareholders, customers, creditors, competitors, government agencies, and other third parties all can bring a wide range of actions, any of which can significantly impact your bottom line. Even employees are a constant threat to your company's bottom line through fraud, extortion, and other criminal activities.

To round out your company's business insurance program, Chubb also offers an array of professional and management liability coverages, as well as protection from criminal acts:

- Cyber Crime
- Cyber Liability
- Directors and Officers Liability
- Employment Practices Liability
- FidelityBond
- Fiduciary Liability
- Kidnap Ransom and Extortion
- Mail
- Outside Directorship Liability
- Workplace Violence Expense



Call Today

For more information about Chubb Financial Institutions and how our insurance solutions can help your firm, contact your trusted agent or broker today. You may also visit us at www.chubb.com.



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