

# About Chubb in Australia

“The Chubb name carries our promise of superior service, underwriting and execution. Our unique combination of people, products and places positions us to meet the needs of clients no matter where they are in the world.”

CHUBB®

– Evan Greenberg, Chairman & CEO

## Corporate Profile

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Chubb is the world’s largest publicly traded property and casualty insurer. With operations in 54 countries and territories, 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. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally.

In Australia, Chubb serves multinational corporations, mid-size and small businesses with property and casualty insurance; affluent and high net worth individuals with substantial assets to protect; and individuals purchasing travel and personal accident insurance.

## Business Insurance

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For small to medium sized businesses, large corporations and multinationals, Chubb in Australia has the underwriting expertise, risk appetite and global network to tailor insurance coverage and services to help clients reduce risk and mitigate loss.

Chubb’s product teams work closely with our Independent Broker Unit and Global Broker Unit distribution teams to offer risk solutions unrivalled in the Australian market.

### Chubb business insurance products:

- Business Travel, Group Personal Accident and Inpatriate/Expatriate
- Business Pack
- Commercial Packages

- Construction
- Energy & Power
- Environmental Liability
- Fire/ISR
- Financial Lines
- General Property
- Insurance for Clean Tech, Life Sciences, Technology and Entertainment companies
- Insurance for Financial Institutions
- Insurance for Fine Arts and Leased Assets
- Marine
- Mobile Plant and Equipment
- Political Risk/Trade Credit
- Primary, Excess, Umbrella and Statutory Liability
- Strata
- Surety

## Personal Insurance

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Innovative coverage and unparalleled service make Chubb personal insurance a smart choice for Australian consumers.

Chubb *Masterpiece* is a unique, market-leading policy for people who own prestigious homes, fine art, jewellery and valuable possessions. Chubb also provides travel insurance, personal accident insurance and supplemental health insurance coverage to individuals and families.

### Chubb personal insurance products:

- Prestige Home & Contents
- Valuable articles
- Home Business Property Insurance
- Home Extras Insurance
- Family Protection / Family Accident Insurance
- Personal Liability Insurance
- Personal Accident Insurance
- Seniors Accident Insurance
- Leisure Travel Insurance
  - One Trip
  - Annual Plans

## Chubb Financial Strength Ratings

Standard & Poor's ratings\*

AA/Stable

AA-/Stable

Chubb Group's core operating insurance companies.

Chubb Insurance Australia Limited.

\* The use of the S&P rating is restricted and is provided solely for the information of wholesale clients. It must not be used by or relied upon by any retail client.

## Multinational Insurance Programs

Chubb Global Accounts focuses our worldwide underwriting, service and claims capabilities on organisations with complex multinational risks.

With Chubb Global Accounts you will benefit from:

- A complete approach to your global insurance needs
- The power of our global network making it easy to connect with the resources you require
- A broad, global product offering and deep expertise in complex and emerging risks
- Streamlined program management
- Local expertise in legal and regulatory compliance issues around the world
- Access to Chubb Worldview®, an award-winning web portal to help you manage your global program in real time

## The Chubb Claims Difference

Globally, Chubb has over 130 years of experience handling claims. Locally, we are leveraging that experience to craft a claims value proposition of quality, dependability, technical proficiency and clear and consistent communication.

We believe the best way to manage a claim is through a coordinated engagement with our clients, agents and brokers. Each claim is unique, and our claim handling approach is tailored to the situation with an unwavering commitment to provide world class service.

We conduct our overall business within prudent financial guidelines, and establish accurate and timely reserves to assure our ability to deliver on our promises to our clients and pay covered losses when they occur. Chubb Group's net loss reserves of US\$47.8 billion back our policyholder commitments.

## Chubb Risk Engineering Services

Chubb Risk Engineering Services is a global network of more than 400 risk engineers who craft practical risk management solutions for Chubb clients and offer customised programs to help minimise potential risk.

Our Risk Engineers have extensive experience in a wide range of industries and are familiar with local regulations and industry best practices, as well as international standards. Risk assessments are based on the methodology outlined in *ISO 31000, Risk Management - Principles and Guidelines* and advice considers our global loss lessons. Areas of expertise include; Property, General Liability, Products Liability, Employers Liability, Boiler & Machinery, Petrochemical Facilities, Power Generation, Construction, Marine and Environmental risks.

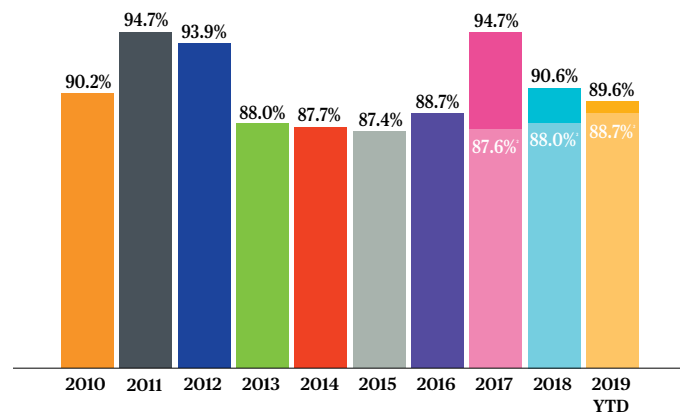
To support the Enterprise Risk Management programs of our clients, Chubb Risk Engineering services include; risk assessment and benchmarking, risk control solutions, business impact and continuity planning; reviews of major projects, special cargos, product quality systems, product recall, supply chain, protection systems, plant and equipment maintenance. We also provide ongoing technical support such as self-assessment tools, training, emerging risks and technical bulletins.

## Chubb - global highlights

Chubb is the world's largest publicly traded property and casualty insurer employing approximately 31,500 people worldwide.

- Gross Written Premium of US\$38 billion<sup>1</sup>
- Total assets of US\$174.5 billion
- Total capital, which reflects our capacity to take on risk, of US\$67.5 billion

## P&C Combined Ratio



## Contact Us

Chubb Insurance Australia Limited  
ABN: 23 001 642 020 AFSL: 239687  
Grosvenor Place  
Level 38, 225 George Street  
Sydney NSW 2000  
F +61 2 9335 3411  
[www.chubb.com/au](http://www.chubb.com/au)

This material is intended to provide general information only. For specific coverage terms, conditions and exclusions, please refer to the relevant policy documents. Prices and products offered are subject to change without notice. <sup>1</sup> Full year 2018 results.

<sup>2</sup> Current accident year P&C combined ratio excluding catastrophe losses. ©2019 Chubb Insurance Australia Limited.

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