

Trusted Protection
& True Partnership –

This is Chubb Bermuda

CHUBB

Clients partner with Chubb Bermuda because of our market-leading, multi-line capacity. They know our capacity is supported by decades of underwriting and claims experience, and backed by the world-class financial strength of Chubb.

Our clients stay with us because we provide stable, skillfully crafted capacity and insights – along with the expertise to mitigate complex risks and resolve large claims.



Market-Leading Customized Large-Block Capacity

Chubb Bermuda offers industry-leading property, excess casualty, financial lines, and political risk coverages. In so doing, our underwriters collaborate closely with our clients, precision-crafting each policy's wording to meet the very specific risk protection needs of every client.

Our clients can depend upon our broad underwriting appetite, combined with our ability to innovate when faced with emerging exposures – all of which enables our clients to successfully insure their difficult and complex risks.

We are pleased to note that our resulting client retention rate is consistently above 90 percent, a statistic we attribute to the strong partnerships we cultivate and the confidence our clients feel about our ability to deliver the creative, large-scale capacity they require, year after year.



Powerful Expertise & Advocacy for Mitigating Losses

When a client suffers a major loss, the inherent benefits of our close partnership with them is particularly apparent. That's because we know their business well, understand their priorities, and step up for them, advocating to ensure the best possible resolution.

Even before a loss penetrates our coverage layer, our teams in claims, underwriting, and executive leadership are all working together, drawing upon our extensive experience with the world's most complex and catastrophic losses to mitigate our client's loss.



Deep Data & Insights Keep Risk Management on Target

As the industry leader in providing large loss and limits benchmarking data, we support our clients in making well-informed risk and insurance purchasing decisions.

We invest in new research and mine data which helps us understand, for example, the legal liability landscape of US punitive damages, or the reasons for and benefits of arbitration as a preferred means of dispute resolution, or calculating how much liability limit is enough for specific risks.

We help our clients optimize risk mitigation strategies while preparing for the emerging risks they are likely to encounter in their industry.

Chubb Bermuda Product Highlights

	Property	Excess Liability
Key Products	<p>1st-Party All Risk Cover (Follow Form)</p> <ul style="list-style-type: none"> • Manuscript form for each Insured 	<ul style="list-style-type: none"> • Bermuda Form (Occurrence First Reported) provides catastrophe excess liability insurance • Follow Form Occurrence • Follow Form Claims Made
Capacity	<ul style="list-style-type: none"> • \$650M Chubb Group Capacity 	\$150M
Minimum Attachment	<p>\$50M Minimum Attachment</p> <ul style="list-style-type: none"> • \$750M Minimum attachment for VCE exposed occupancies 	\$100M (except \$50m for Healthcare and \$85m for Utilities on AEGIS Follow Form)
Industry Classes	Consider all classes except steel (exception mini-mills) and off-shore property	Consider all classes of business
Additional Information	<p>Critical CAT limits</p> <ul style="list-style-type: none"> • \$50M Critical CAT <p>Other Critical Limits</p> <ul style="list-style-type: none"> • \$10M Contingent Business Interruption • \$5M Underground Property 	Coverages provided for Integrated Occurrences
Other Products	<p>Net Line Specialty Products:</p> <ul style="list-style-type: none"> • Event Cancellation - \$10M • Liquidated Damages - \$10M 	<ul style="list-style-type: none"> • AEGIS Follow Form for Utilities: \$150M limit/\$85M attachment • Occurrence Follow Form: \$100M limit (\$50m for multi-aggregates)/\$100M attachment • Healthcare: \$150M Occurrence Reported /\$100M Follow Form Claims Made/\$50M attachment • Punitive Damages Wrap (Chubb North American policies only): <ul style="list-style-type: none"> - Up to \$50m in aggregated wrap cover (single or ventilated layers) - Wrap around policies that are both excess of primary (lead) or higher excess layers
Why Chubb	<ul style="list-style-type: none"> • 30 years of underwriting, engineering and claims experience • Maximum group capacity \$650M • Underwriting presence in London, Miami and Singapore • Large excess limits 	<ul style="list-style-type: none"> • Policies issued at inception • 30 years of underwriting and claims experience • Affirmative punitive damages • Confidential dispute resolution

Financial Lines	Political Risk <i>Coverage underwritten by Sovereign Risk Insurance Ltd. a subsidiary of Chubb Bermuda.</i>	Alternative Risk <i>Programs offered by Paget Reinsurance Ltd. a subsidiary of Chubb Bermuda.</i>
<ul style="list-style-type: none"> • CODA/Side A • D&O/Corporate Reimbursement • Wage & Hour/EPL 	<ul style="list-style-type: none"> • Expropriatory actions • Currency inconvertibility/exchange transfer • Political violence • Sovereign and sub-sovereign non-payment • Non-repossession of aircraft or mobile equipment 	<ul style="list-style-type: none"> • Segregated account/protected cell companies • Captive management
<ul style="list-style-type: none"> • \$75M CODA/Side A • \$50M D&O/Corporate Reimbursement • \$25M EPL/W&H 	\$80 million any one risk/project	Flexible Cell Structures
<ul style="list-style-type: none"> • CODA/Side A attach anywhere, primary or excess • \$100M D&O/Corporate Reimbursement • EPL/W&H primary or excess 	Primary or Excess	Primary, Excess and Aggregate Stop
Consider all classes of business	Lenders, equity investors, project sponsors and trading companies	Consider all classes
Multinational Capabilities <ul style="list-style-type: none"> • Chubb 2488 Global D&O™ offers tailored multinational solutions • Multinational CODA policies also available from Chubb Bermuda International in London and Dublin • Local Policies/manuscript tailored solutions • Wrap manuscript policies 	<ul style="list-style-type: none"> • Multi-country global policies available for corporate investors • Bermuda, London and Dubai operations 	<ul style="list-style-type: none"> • Off-shore and on-shore capabilities • Bermuda and Delaware domiciles
<ul style="list-style-type: none"> • E&O - \$25M limit/\$100M attachment • LPL - (Lawyers Professional Liability) \$20M limit/\$100M attachment • IDL - (Independent Directors Liability) \$75M limit/attach anywhere • Officers Liability - \$75M limit/attach anywhere • Retired Independent Directors - \$75M limit/attach anywhere • Transactional Risk (W&I) • Cyber Liability - \$25M limit/\$75M attachment • Punitive Damages Wrap (primary & excess) - \$25M limit/attach anywhere • Cyber Fines & Penalties Wraps - \$15M limit/attach anywhere 	Customized covers for license cancellations and other discriminatory government actions	<ul style="list-style-type: none"> • Unbundled claims handling • Alternative fronting available
<ul style="list-style-type: none"> • CODA policies issued at inception • 30 years of underwriting and claims experience • Broadest side A coverage • Client-specific manuscript policies • Multinational capabilities tailored to client's needs • Punitive Damage Wrap policies issued at inception 	Sovereign Risk Insurance (Sovereign) is one of the world's leading underwriters of political risk insurance and reinsurance. Sovereign's clients include many of the world's largest banks, exporters, multinational corporations, export credit agencies and multilateral agencies.	<ul style="list-style-type: none"> • Ability to efficiently manage global insurance needs • Leverage Chubb's global presence with local operations in 54 countries • Global claims management services • Ability to customize programs around individual client needs



About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, 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. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes. Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, and local operations globally.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Contact Us

For more information about Chubb Bermuda's insurance products, please contact your Bermuda, or non-US-based, broker.

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