

Chubb's Commercial Construction Casualty Practice

Continued growth and forecasted expansion in the construction industry leads to an increase in general liability-related exposures. This creates the need for a unique and flexible approach to insurance solutions.

As a leading provider of commercial insurance for construction liability, Chubb understands construction risks and can help tailor insurance programs to be integrated across multiple insurance portfolios. These programs include general liability driven project specific solutions along with supported Auto and Lead Excess capabilities.

Key Highlights

- Dedicated Construction Industry Practice to facilitate a One Chubb approach inclusive of Primary/Excess Construction, Inland Marine/Builder's Risk, Environmental, Surety, Multinational, Railroad Protective, financial lines, and other ancillary coverages
- Chubb has capacity in general liability, supported umbrella, and excess – targeting non-collateralized primary, project-specific solutions for GL-driven construction risks
- Endorsements are available to tailor coverage, including Blanket Additional Insured, Primary/Non-contributory, Extended completed operations, and Term-of-project policies
- Deductibles range from \$10K to \$50K, with self-insured retention options available
- Project Specific Solutions
 - Controlled Insurance Programs/Wrap Ups
 - Owner-Controlled Insurance Programs (OCIP)
 - Contractor-Controlled Insurance Programs (CCIP)
 - Multi-Project/Rolling WRAP programs (ROCIP/RCCIP)
 - These programs consolidate insurance for all contractors and subcontractors under a single policy, offering cost efficiency, streamlined claims handling, and greater coverage certainty
 - Owner's Interest Liability
 - Project Specific for GC

World Class Services Offerings

- Dedicated construction industry practice, experienced underwriting specialists, and a network of attorneys with legal, insurance, and construction engineering backgrounds
- Chubb has 48 local branch offices in North America with operations in 54 countries and capabilities in over 200 countries

Target Classes

Target Project Classes

- Commercial, Office buildings, manufacturing facilities, warehousing & distribution, datacenters, renewable energy
- Preferred construction thresholds:
 - Owner's Interest with construction costs ranging from \$20M to \$350M+
 - WRAP Programs with construction costs ranging from \$100M to \$500M+
 - Project Specific for GC programs with construction costs ranging from \$50M to \$350M+
- Limits: Primary \$1M/\$2M/\$2M or \$2M/\$4M/\$4M; Supported Excess Limits Up To \$10M

Non-preferred Project Exposures

- CV Vulnerable Jurisdictions
 - Particularly – NY, FL, CO, LA
- Habitational/Residential Projects
- Street/Road/Infrastructure Projects
- Demolition Projects

- Specialized risk engineers with expertise in safety, quality control, quality assurance, and contractual controls
- Dedicated claims teams and catastrophe management programs
- Ability to provide continuity of coverage with primary and lead excess capacity, competitive pricing, and capacity for various construction projects

CHUBB SOLUTIONS

Scalable and modular insurance products for risks specific to your business

- Global Liability
- Umbrella
- Excess
- Auto

What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Ground-up construction of a large data center campus	<ul style="list-style-type: none"> • GL-Only OCIP • Lead XS • ENV 	\$4,000,000	Ability to provide necessary capacity and cross-sell with our Environmental team to provide a tailored solution for this client that meets their contract needs.
Master Rolling Program for ground up construction of multiple utility grade solar fields	<ul style="list-style-type: none"> • GL-Only ROCIP • Lead XS 	\$3,000,000	Ability to tailor a master program for the client to assist with ease of processing in a fast-moving environment. We were able to obtain the necessary capacity by teaming up with our excess partners as well.
Ground-up construction of a solar panel manufacturing facility	<ul style="list-style-type: none"> • GL-Only OCIP • Lead XS • Builder's Risk • ENV 	\$1,800,000	Ability to provide a One Chubb Solution for all primary lines with competitive pricing and terms.
Ground-up construction of a plastics manufacturing facility	<ul style="list-style-type: none"> • Owner's Interest GL • Lead XS 	\$150,000	Ability to provide a direct option for the broker who had historically placed owner's interest projects through a wholesaler.

What We Have Paid Lately

- An insured's project consisted of expanding an existing production center. Post-construction, high voltage cables exploded inside an electrical junction box on the exterior of the building. While there were no injuries from the explosion, the electrical failure resulted in property damage to plant equipment as well as business interruption since the production line was temporarily shut down. Subsequent investigations determined that the likely cause of the junction box explosion was due to the enrolled electrical subcontractor's faulty installation of the wiring. Chubb worked with our insured to provide a quick and amicable resolution to fund and expedite repair work. **Overall amount incurred was \$875K cumulatively.**
- An insured's project consisted of constructing a new Highrise HQ. During construction, an enrolled subcontractor damaged an underground utility vault (owned by the local power company) when they were installing temporary shoring and tiebacks for their structure. Subsequent investigation confirmed that the subcontractor's project manager miscalculated the actual depth of the utility vault which resulted in the drill striking and damaging the utility vault and the utility lines located within the vault. Chubb's strategy of early involvement, time value of money, and structured settlements achieved a favorable resolution in a difficult venue and aggravating liability facts. **Total amount incurred: \$1.35M.**

Web Links

- [Insurance for Construction](#)
- [Construction Appetite](#)

WHY CHUBB?

- | | | |
|--------------------------|---------------------------|----------------------|
| • Underwriting Expertise | • Chubb Risk Consulting | • Global Reach |
| • Tailored Solutions | • Superior Claims Service | • Financial Strength |

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.

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 Halls Mill Road, Whitehouse Station, NJ 08889-1600.