



# Chubb Capabilities & Product Offering

## Boston Branch

One Financial Center, Boston, MA 02111  
 Main 617-439-4000 ♦ Fax 617-439-0351

STATES: MA, Upstate NY, CT, NH, ME, RI

-Field Operations	Mitchell Schmidt	Regional Executive Officer	617-261-6239	Mitchell.Schmidt@chubb.com
-Field Operations	Rich Hesselman	Boston Branch Manager	203-782-4110	Rhesselman@chubb.com
-Segment Leader	Brian Gemme	Major Accounts	617-261-6216	Brian.Gemme@chubb.com
-Segment Leader	Kristin Towse	Commercial Insurance (Mid-Market)	617-261-6257	ktowse@chubb.com
-Personal Insurance	Vince Burgey	PRS Manager	617-261-6133	vburgey@chubb.com
-Claims	Christine Brown	Regional Claims Executive	203-782-4116	clbrown@chubb.com
-Loss Control	Mark Davis	Regional Loss Control Manager	617-261-6132	mwdavis@chubb.com

## Chubb Commercial Insurance *(generally commercial clients with up to \$1B in revenue)*

Property & Casualty		
Business or Product	Chubb Contact	Product Description
Standard Commercial Package	Katie Monahan (617) 261-6198 <a href="mailto:kmonahan@chubb.com">kmonahan@chubb.com</a>	<ul style="list-style-type: none"> <li><b>Product Offerings</b> include Package, Auto, Work Comp, Umbrella, International, GL, E&amp;O, Boiler. We specialize in providing comprehensive multiline insurance solutions but can also provide monoline coverage.</li> <li><b>Target Customers</b> include but are not limited to Professional Services, Manufacturers, Metalworkers/Plastics/Printers, Wholesalers, Commercial Real Estate, Museums &amp; Cultural Institutions, Broadcaster/Publishers, Clean Technology, and Federal Government Contractors. We insure hundreds of SIC codes.</li> <li><b>Restricted Classes:</b> Construction, Children’s/Baby Products, Transportation, Residential Real Estate, <b>Chemicals, Agriculture.</b></li> <li><b>Minimum Premiums:</b> None</li> </ul> <p>Chubb CIS targets Package-driven middle market customers seeking superior coverage and service.</p>
Chubb Multinational Solutions	Regina Debenedictis (617) 261-6195 <a href="mailto:rdebenedictis@chubb.com">rdebenedictis@chubb.com</a>	<ul style="list-style-type: none"> <li>Foreign Package including Property, GL, Auto, Foreign Voluntary Work Comp, Repatriation, and more.</li> </ul>
Financial Institutions (P&C)	Katie Monahan (617) 261-6198 <a href="mailto:kmonahan@chubb.com">kmonahan@chubb.com</a>	<ul style="list-style-type: none"> <li>Mutual Funds, Investment Advisors, Insurance Companies, Banks</li> </ul>

<b>Technology</b>	Andrew Harrison (617) 261-6111 <a href="mailto:agharrison@chubb.com">agharrison@chubb.com</a>	<ul style="list-style-type: none"> <li>▪ <b>Multi-line Solutions:</b> Property, General Liability, Tech E&amp;O, Auto, Work Comp, Umbrella, International</li> <li>▪ <b>Integrity by Chubb</b> - E&amp;O; Destructive Programming; Cyber Liability; IP, Disclosure &amp; Reputation Disparagement; Privacy Remediation Expenses; Consumer Redress</li> <li>▪ <b>Target Customers</b> <ul style="list-style-type: none"> <li>▪ Software - Design, Integration, Services</li> <li>▪ Hardware - Computer, Peripherals, Components - Design, Manufacture, Distribution</li> <li>▪ Networking &amp; Communications - Equipment &amp; Services - Design, Manufacture, Integration, Services (cloud, hosting, data center, colocation, etc)</li> <li>▪ IT Services &amp; Consulting</li> <li>▪ Healthcare Information Technologies (HIT)</li> <li>▪ Clean Technologies (Smart grid, solar equipment, energy efficiency software, etc)</li> </ul> </li> </ul>
<b>Life Sciences &amp; Biorenewables</b>	Andrew Harrison (617) 261-6111 <a href="mailto:agharrison@chubb.com">agharrison@chubb.com</a>	<ul style="list-style-type: none"> <li>▪ <b>Multi-line Solutions:</b> Property, General Liability, Product Liability (including Human Clinical Trials), Companion E&amp;O, Companion Healthcare Professional Liability, Auto, Work Comp, Umbrella, International</li> <li>▪ <b>Target Customers</b> <ul style="list-style-type: none"> <li>▪ Human Clinical Trials</li> <li>▪ Drugs - Biologics; Pharmaceuticals; Veterinary</li> <li>▪ Dietary Supplements</li> <li>▪ Medical Devices - Diagnostic; Therapeutic; Surgical Instruments; Implants</li> <li>▪ Laboratory and R&amp;D Equipment</li> <li>▪ Analytical &amp; Testing Laboratories</li> <li>▪ Contract Research Organizations (CROs)</li> <li>▪ Biorenewables</li> </ul> </li> </ul>
<b>Specialty Casualty</b>	Mike Flowers 617-261-6158 <a href="mailto:Michael.Flowers@chubb.com">Michael.Flowers@chubb.com</a>	<p><b>Target Customer:</b> Low Frequency/High Severity Premises/Products Classes of Business. Real Estate, Hospitality, Bars, Nightclubs, Casinos, Industrial Manufacturing, Services</p> <ul style="list-style-type: none"> <li>▪ Primary limits up to \$2mm/\$4mm/\$4mm</li> <li>▪ Minimum Premium: \$25,000</li> <li>▪ Umbrella limits up to \$10M</li> </ul> <ul style="list-style-type: none"> <li>▪ Minimum Retentions: Deductible \$5,000; SIR \$25,000</li> <li>▪ Guaranteed Cost AL in conjunction with Primary</li> <li>▪ Admitted and Non-Admitted Capabilities</li> </ul>
<b>Specialty Casualty Construction</b>	Mike Flowers 617-261-6158 <a href="mailto:Michael.Flowers@chubb.com">Michael.Flowers@chubb.com</a>	<p><b>Target Customer:</b> Construction Projects or companies with total construction costs or revenues between \$10M - \$200M</p> <ul style="list-style-type: none"> <li>▪ GL &amp; Umbrella only</li> <li>▪ Primary limits up to \$2mm/\$4mm/\$4mm</li> <li>▪ Minimum Premium: \$25,000</li> <li>▪ Supported Umbrella limits up to \$10M</li> <li>▪ Project Specific or Practice Programs</li> </ul> <p><b>Target Classes</b></p> <ul style="list-style-type: none"> <li>GL Only Wraps (OCIPS &amp; CCIPS)</li> <li>General Contractor Controlled</li> <li>Owner's Interest</li> </ul> <p><b>Non-Preferred Classes</b></p> <ul style="list-style-type: none"> <li>New York Contracting</li> <li>West Coast Residential</li> <li>Demolition &amp; Blasting</li> <li>Scaffolding</li> <li>Shoring/Underpinning</li> </ul>
<b>ACE PaC</b>	Mike Flowers 617-261-6158 <a href="mailto:Michael.Flowers@chubb.com">Michael.Flowers@chubb.com</a>	<p><b>Target Customer:</b> Chemical Manufacturers/Distributors, Industrial Manufacturing and associated classes of business</p> <ul style="list-style-type: none"> <li>▪ Primary limits up to \$2mm/\$4mm/\$4mm available; Separate Pollution Aggregate</li> <li>▪ Guaranteed Cost GL available; \$25,000 minimum SIR per Pollution Condition</li> <li>▪ Guaranteed Cost AL in conjunction in conjunction with Primary</li> </ul> <ul style="list-style-type: none"> <li>▪ Minimum Premium: \$20,000</li> <li>▪ Umbrella Limits up to \$25 Million</li> </ul>
<b>Traditional Energy</b>	Mike Flowers 617-261-6158 <a href="mailto:Michael.Flowers@chubb.com">Michael.Flowers@chubb.com</a>	<p><b>Target Customer:</b> Oil, Gas &amp; Power Generation Target Markets: gathering system pipelines, non-operating working interests, contractors (well servicing, drilling), utilities, power generation, surface mining</p> <ul style="list-style-type: none"> <li>▪ Primary limits up to \$2 million per occurrence/\$ 4 million aggregate</li> <li>▪ Primary commercial coverages include: GL, AL, lead umbrella, pollution liability programs</li> <li>▪ Minimum GL premium: \$25,000 (policy)</li> <li>▪ Guaranteed cost, deductible retention or excess of SIR basis; alternative defense (ALAE) available</li> <li>▪ Minimum Retentions: Deductibles: \$10,000; SIR \$25,000</li> </ul>

<b>Renewable Energy</b>	<p>Mike Flowers 617-261-6158 <a href="mailto:Michael.Flowers@chubb.com">Michael.Flowers@chubb.com</a></p>	<p><u>Target Customer</u>: Operators, project developers/ component part OEM's, including wind, solar operators, biofuel plants, landfill gas recovery;</p> <ul style="list-style-type: none"> <li>▪ \$25,000 target account minimum premium;</li> <li>▪ Minimum Premium GL \$5,000; Property \$5,000; WC \$2,500; Auto \$2,500</li> </ul> <p>Multi-line package solutions, including GL, Property/Machinery Breakdown, WC, AL, Lead Umbrella, Builders Risk, Contractors Equipment, All Risk Property, Pollution Liability, Premises Pollution Liability.</p>
<b>Environmental</b>	<p>Dave Charron 617-261-6153 <a href="mailto:David.Charron@chubb.com">David.Charron@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ Limits: \$50 Million per occ/agg</li> <li>▪ Minimum Premium: \$3,500 (lower premium available on storage tank policies)</li> <li>▪ SIR: \$10,000 minimum <ul style="list-style-type: none"> <li>▪ Term: Up to 10 years (17 year terms available for Construction Wrap-Ups)</li> </ul> </li> <li>▪ <u>Premises Pollution Liability</u>: operational risk or property transfer, mold and legionnaire's cover available</li> <li>▪ <u>Public / Education Entity Premises Pollution Liability</u>: operational and fixed site coverage tailored for the public sector</li> <li>▪ <u>Healthcare Pollution Liability</u>: includes site coverage, contracting coverage, decontamination costs, and catastrophe management costs</li> <li>▪ <u>Contractors Pollution Liability (CPL)</u>-claims made or occurrence, practice or project specific, mold and legionnaire's cover available on occurrence basis</li> <li>▪ <u>Construction Wrap-Ups</u>: Mold and legionnaire's coverage available, Commercial &amp; Residential (residential limited to concrete &amp; steel towers)</li> <li>▪ <u>Combined CPL/E&amp;O</u> form for Contractors, Engineering/Consulting firms</li> <li>▪ <u>E-Business</u>: TankSafe (UST/AST),</li> </ul>
<b>Management Liability</b>	<p>Ian Murphy - Manager, Middle Market Public 617-261-6191 <a href="mailto:Ian.Murphy@chubb.com">Ian.Murphy@chubb.com</a></p> <p>Pete Gillespie- Manager - Middle Market Private, NFP &amp; Healthcare 617-717-5056 <a href="mailto:pgillespie@chubb.com">pgillespie@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ Limits: Directors &amp; Officers / Employment Practices Liability / Fiduciary - up to \$25 Million in Capacity (combined or separate limits)</li> <li>▪ Retentions: Negotiable for all risks</li> <li>▪ Primary and Excess basis, Admitted and Non-Admitted</li> <li>▪ <u>Public Company</u>: D&amp;O/EPL/Fiduciary/Crime; CODA (A Side-DIC Coverage); Global D&amp;O</li> <li>▪ <u>Private and Non-Profit</u>: D&amp;O/EPL/Fiduciary/Crime/CODA (A Side DIC Coverage)</li> <li>▪ Target Markets: No restricted classes (other than law firms &amp; Tribal) but target commercial industrial including manufacturing, technology, professional services, utilities/energy, initial public offerings, healthcare, universities, all not for profit organizations &amp; associations</li> <li>▪ Ability to offer stand alone or shared structures</li> </ul>
<b>Professional Liability</b>	<p>Chris O'Connell - 617-261-6170 <a href="mailto:Christopher.O'Connell@chubb.com">Christopher.O'Connell@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ <u>Limits</u>: \$25 Million <ul style="list-style-type: none"> <li>▪ No minimum premium</li> </ul> </li> <li>▪ Primary and Excess basis, admitted and non-admitted by product</li> <li>▪ <u>Products</u>: MPL, DigiTech<sup>SM</sup>, ACE Privacy Protection, Employed Lawyers, Public Officials, School Leaders, Architects &amp; Engineers, Contractor's Professional, Media, Excess Lawyers &amp; Excess E&amp;O, Cybersecurity (Privacy) <ul style="list-style-type: none"> <li>○ <u>MPL</u> - Covers a wide variety of professional service providers</li> <li>○ <u>DigiTech<sup>SM</sup></u> - technology E&amp;O, media, network security, privacy, data breach fund, cyber extortion, MPL, digital asset and business interruption</li> <li>○ <u>Public Officials and School Leaders</u> - D&amp;O, E&amp;O and Employment Practices coverage</li> <li>○ <u>ACE Privacy Protection</u> - Security &amp; Privacy coverage for any company.</li> </ul> </li> </ul>
<b>Casualty (CAS)</b>	<p>Morgan Dohne 617-261-6141 <a href="mailto:Morgan.Dohne@chubb.com">Morgan.Dohne@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ <u>Limits</u>: \$25 Million per occur/agg <ul style="list-style-type: none"> <li>▪ <u>Minimum Premium</u>: \$10,000 or \$1,000 per Million whichever is greater</li> </ul> </li> <li>▪ Minimum Premium of \$50,000 for National Accounts and Construction</li> <li>▪ Minimum Attachment Points: <ul style="list-style-type: none"> <li>○ GL - \$1M Each Occ / \$2M General Agg/2M Products/Comp Ops Agg</li> <li>○ AL - \$1M CSL / \$10M Trucking Risks</li> <li>○ EL - \$1M/\$1M/\$1M</li> </ul> </li> <li>▪ <u>Target Customer</u>: Broad appetite umbrella or first excess including: real estate, manufacturing, retail operations, financial institutions</li> <li>▪ Undesirable Classes: Aviation products, asbestos products, medical malpractice, nursing homes/HPL, pharmaceuticals, invasive medical products, professional liability, residential homebuilders</li> </ul>
<b>Monoline Property including Equipment Breakdown (PMM)</b>	<p>Katie Monahan (617) 261-6198 <a href="mailto:kmonahan@chubb.com">kmonahan@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ Property and Boiler &amp; Machinery</li> <li>▪ Domestic and International Locations</li> <li>▪ International Capabilities -Capability of scheduling both domestic and international property on one form.</li> </ul>

		<ul style="list-style-type: none"> <li>▪ <b>Target Customer:</b> Hospitals, Nursing Homes, Assisted Living Facilities, Community Health Centers, Universities, Colleges, Private Schools, Water Treatment Facilities, Public Transit Entities, Municipalities, Commercial Real Estate, Light to Moderate Hazard Manufacturing, and Broadcasting.</li> <li>▪ <b>Restricted Occupancies:</b> Layered Property Programs, Restaurants, Habitational - Apartments &amp; Condos, Heavy Hazard Chemical, Utilities, Oil and Gas, Pulp &amp; Paper and Mining.</li> <li>▪ <b>Special Products:</b> Property Loss Prevention &amp; Consultative Services, Boiler &amp; Machinery Loss Prevention/Jurisdictional Services</li> <li>▪ <b>Overall Capacity:</b> Up to \$1B for accounts with favorable characteristics in construction, public/private protection, security, CAT exposures management/housekeeping and internal/external exposures</li> <li>▪ <b>CAT Capacity:</b> All accounts and locations are modeled with RMS &amp; AIR and CAT capacity is based on resulting loss estimates, pricing and exposure accumulations. Our Critical CAT appetite for a schedule of properties is typically less than -25% of Account TIV within Critical CAT exposure areas: California EQ, New Madrid EQ &amp; Tier 1 US Windstorm combined.</li> <li>▪ <b>Deductibles:</b> Absolute Minimum of \$5,000 subject to variation due to state filings, occupancy and account history. Typical Minimum for is \$25,000 subject to variation due to state filings</li> <li>▪ <b>Minimum Premium:</b> None, but in most cases our premiums are greater than \$10,000.</li> <li>▪ <b>Information Requirements:</b> Complete Schedule of Values in electronic spreadsheet format including the following <ul style="list-style-type: none"> <li>○ Complete Schedule of Locations with address, city, state, country &amp; postal code</li> <li>○ Updated Values - Building, Contents., BI (100% - 12- Month Gross Earnings), etc. by location</li> <li>○ For locations over \$1MM in values Construction, Square Footage, No. of Buildings, Occupancy, Protection-Sprinkles/Supervision, Exposure Year Built, # of Stories and valid street address.</li> </ul> </li> <li>▪ <b>Preferred Program Characteristics:</b> U.S. Domiciled Insured; Coverage written on an admitted basis; Multi-national schedule requiring locally admitted policy issuance and servicing; Pro-active management taking advantage of engineering and loss control services available.</li> </ul>
<p><b>Ocean Cargo (PMM)</b></p>	<p>Bryce Finnan (617) 717-5028 <a href="mailto:bfinnan@chubb.com">bfinnan@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ <b>Limits Primary only:</b> Cargo - \$25 MM capacity</li> <li>▪ <b>Minimum Premium:</b> \$2,500</li> </ul> <p><b>Coverage:</b> Worldwide Cargo, Foreign and Domestic Transit to include Local Admitted Coverage as needed, Warehousing, Foreign Processing Endorsements. Single Shot Cargo Shipments are available for existing Chubb customers.</p> <p><b>Target Customer:</b> Domestic and Multinational Companies engaged in at least \$1 M of import/export annual shipment volumes.</p> <ul style="list-style-type: none"> <li>• General Commodities</li> <li>• Medical Devices</li> <li>• Machinery valued \$250 K or less per item</li> <li>• Auto parts</li> <li>• Electronics</li> <li>• Bulk Commodities</li> <li>• Temperature Sensitive Goods with excellent controls</li> </ul> <p><b>Restricted Customers:</b></p> <ul style="list-style-type: none"> <li>• Accounts with large warehouse limits and limited transit exposures</li> <li>• High Theft Target Commodities such as tobacco, precious metals, perfume, furs, razor blades, jewelry, cell phones and other target electronic devices.</li> <li>• High value Precision Machinery with individual machines valued at over \$1 M</li> <li>• Temperature Sensitive Merchandise <b>without</b> sophisticated temperature controls.</li> </ul>

## Chubb Small Commercial *(generally commercial clients with \$30M and under in revenue)*

### Chubb Small Commercial -

Key Contact: Chris McGowan (617) 261-6189 [Cmcgowan@chubb.com](mailto:Cmcgowan@chubb.com)

Business or Product	Product Description
BOP, WC, Auto, Umbrella	<ul style="list-style-type: none"> <li>Business Owners Policy (BOP)</li> </ul>
Private Company / Non Profit Management Liability	<p>MLP Package* - Offering Directors &amp; Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime</p> <ul style="list-style-type: none"> <li>Limits: Up to \$5M</li> <li>Retention: Variable (as low as \$0 for D&amp;O and Fiduciary)</li> <li>Revenue: &lt;\$25M</li> <li>Restricted Classes: homeowners/condo associations, PACS, labor unions, financial services, biotech, financially distressed businesses, religious organizations</li> </ul>

## Chubb Major Accounts *(generally commercial clients with \$1B or greater in revenue)*

### Chubb Global Casualty

Business or Product	Chubb Contact	Product Description
Primary Casualty <i>Loss Sensitive Programs</i>	Mary Ellen Glennon 617-261-6217 <a href="mailto:David.Zelickman@chubb.com">David.Zelickman@chubb.com</a>	<ul style="list-style-type: none"> <li><b>Target Customer:</b> all industry classes</li> <li><b>Coverage:</b> GL/AL/WC, including WC SIR programs in combination with other lines</li> <li><b>Loss Pick:</b> Greater than \$1,000,000, Retentions: Greater than \$150,000</li> <li>Deductibles, SIR's, Corridor Retentions, and Clash Structures</li> <li>Bundled or Unbundled Claims &amp; Risk Management Services</li> <li>Flexible Collateral (including LOC, Cash, Surety Bonds, and Captives)</li> </ul>
Excess Workers Compensation	Eric Dean 215 640-2151 <a href="mailto:Eric.Dean@chubb.com">Eric.Dean@chubb.com</a>	<p><b>Excess Workers Compensation</b> - WC over large SIR to qualified self-insured's</p> <ul style="list-style-type: none"> <li>Limits: Up to Statutory</li> <li>Minimum Premium: \$200K</li> <li>Retention: \$500K/occ or greater</li> <li>Structures-deductibles above SIR, Captive risk financing participants, split SIR's, single policy programs for groups</li> <li>Texas Employers Excess Indemnity - Coverage for TX employers of ACE Risk Management clients who elect to "opt out" or non-subscribe from the TX workers compensation system</li> <li>Limits: up to \$5MM, <i>higher limits available on an exception basis</i></li> <li>Minimum Premium: \$200K</li> <li>Retention =&gt;\$500K</li> </ul> <p><b>Retention Clash</b></p> <ul style="list-style-type: none"> <li>Minimum Deductibles/Retentions: Two or more deductibles or retentions of at least \$100,000 per line of business</li> <li>Min. Prem. of \$25,000</li> <li>Coverage written on a non-admitted E&amp;S basis</li> <li>Applicable Lines of Business: AL, GL, WC &amp; Property</li> <li>Coverage written in support of ACE Risk Management Casualty placement and ACE Property Placement</li> </ul>
Financial Solutions <i>Mergers &amp; Acquisitions</i>	Seth Gillston 212-209-2273 <a href="mailto:Seth.Gillston@chubb.com">Seth.Gillston@chubb.com</a>	<ul style="list-style-type: none"> <li>Loss Portfolio Transfers &amp; Close Outs</li> <li>Novations</li> <li>Structured Risk Products</li> <li>M&amp;A Related Products: Reps &amp; Warranty Coverage</li> </ul>
International Advantage Package Policy	Megan Grenier 617-261-6223 <a href="mailto:Megan.Grenier@chubb.com">Megan.Grenier@chubb.com</a>  Website : <a href="http://www.aceadvantage.com">www.aceadvantage.com</a>	<ul style="list-style-type: none"> <li><b>Target Customer:</b> U.S. based companies with small to moderate operations abroad that travel abroad, have premises overseas, sell or distribute product overseas or who sell over the internet.</li> <li><b>Minimum premium:</b> \$2,500 <ul style="list-style-type: none"> <li>CGI, Foreign voluntary WC, Repatriation / Executive Assistance, Contingent AL, International Medical / AD&amp;D, Commercial Property &amp; Business Income, Kidnap &amp; Extortion, Medical and AD&amp;D for educational institutions &amp; non-profits.</li> <li>Repatriation/Executive Assistance Services- \$1M agg.</li> <li>AD&amp;D \$50K Automatic with buy up options available</li> <li>K&amp;E \$250K Automatic with buy up options available</li> </ul> </li> </ul>
Controlled Master Program	Megan Grenier 617-261-6223 <a href="mailto:Megan.Grenier@chubb.com">Megan.Grenier@chubb.com</a>	<ul style="list-style-type: none"> <li>Limits: \$10,000,000 per occ/agg</li> <li>Minimum Premium: \$50,000</li> <li><b>Target Customer:</b> US based multi-national companies with larger international operations abroad</li> <li><b>Coverages:</b> WC, GL, AL, Guaranteed Cost, SIR's, High Deductible, Umbrella/Excess.</li> <li>Can include locally admitted policies in more than 160 countries as part of Controlled Master Program</li> </ul>

<b>Casualty Cash Flow</b>	Patrick O'Connor 617-261-6147 <a href="mailto:Patrick.O'Connor@chubb.com">Patrick.O'Connor@chubb.com</a>	<ul style="list-style-type: none"> <li>Programs: Captives, Retrospective Rating Plans, Matching &amp; High Deductibles, Deductible Fund</li> <li>Can also consider guaranteed cost coverage written in conjunction with one of the above programs</li> <li>Specialized Services: Guaranteed money movement on captive programs &amp; certificate issuance on fronted clinical trials programs</li> <li>Coverages: Commercial GL, Contingent &amp; Locally Admitted Auto, Foreign Voluntary Compensation, Contingent and Locally admitted Employers Liability including UK EL</li> </ul>
<b>Defense Base Act Coverage</b>	Megan Grenier 617-261-6223 <a href="mailto:Megan.Grenier@chubb.com">Megan.Grenier@chubb.com</a>	<ul style="list-style-type: none"> <li>WC coverage for prime contractors and subcontractors performing work overseas under contracts authorized, approved or financed by the U.S. Government or any agency thereof.</li> <li>Limits: DBA-statutory, Employers Liability up to \$10M</li> <li>Coverage included: Workers Compensation and Employers Liability, Repatriation, AD&amp;D, Kidnap&amp; Extortion options.</li> <li>Target Customer: Engineers, Project Managers, Consultants, Facilities support management, logistical support services, information technology, educational institutions.</li> </ul>
<b>Management Liability</b>	<p>Ian Murphy - Manager, Middle Market Public 617-261-6191 <a href="mailto:Ian.Murphy@chubb.com">Ian.Murphy@chubb.com</a></p> <p>Pete Gillespie- Manager - Middle Market Private, NFP &amp; Healthcare 617-717-5056 <a href="mailto:pgillesepie@chubb.com">pgillesepie@chubb.com</a></p>	<ul style="list-style-type: none"> <li>Limits: Directors &amp; Officers / Employment Practices Liability / Fiduciary - up to \$25 Million in Capacity (combined or separate limits)</li> <li>Retentions: Negotiable for all risks</li> <li>Primary and Excess basis, Admitted and Non-Admitted</li> <li>Public Company: D&amp;O/EPL/Fiduciary/Crime; CODA (A Side-DIC Coverage); Global D&amp;O</li> <li>Private and Non-Profit: D&amp;O/EPL/Fiduciary/Crime/CODA (A Side DIC Coverage)</li> <li>Target Markets: No restricted classes (other than law firms &amp; Tribal) but target commercial industrial including manufacturing, technology, professional services, utilities/energy, initial public offerings, healthcare, universities, all not for profit organizations &amp; associations</li> <li>Ability to offer stand alone or shared structures</li> </ul>

### Chubb Accident & Health

Business or Product	Chubb Contact	Product Description
<b>Specialty A&amp;H Insurance</b>	<p><u>Underwriting:</u> Amy McKellar 212-461-5034 <a href="mailto:Amy.McKellar@chubb.com">Amy.McKellar@chubb.com</a></p> <p><u>Sales:</u> Dan Semple 212-703-7057 <a href="mailto:Dan.Semple@chubb.com">Dan.Semple@chubb.com</a></p>	<ul style="list-style-type: none"> <li>Business Travel Accident / Multinational Travel Accident</li> <li>Special Risk events and activities</li> <li>Basic AD&amp;D Carve Out</li> <li>Blanket Occupational Accident Insurance</li> <li>University Global Travel Program</li> <li>Participant Accident, Youth Sports &amp; Camper Programs, Association &amp; Church Mission Programs, Day Care /Volunteer</li> <li>Global Medical Protection</li> <li>Personal Accident Insurance (voluntary AD&amp;D)</li> <li>WC Deductible Recovery Program</li> <li>FL Statutory AD&amp;D Program for Police &amp; Fire</li> <li>Study Abroad Programs</li> </ul>

### Chubb Global Property and Specialty Lines

Business or Product	Chubb Contact	Product Description
<b>Global Property</b>	Ken Spencer 617-261-6286 <a href="mailto:Kenneth.Spencer@chubb.com">Kenneth.Spencer@chubb.com</a>	<ul style="list-style-type: none"> <li>Property and Boiler &amp; Machinery</li> <li>International Capabilities - Global Fronting Controlled Master Programs &amp; Cash Flow (Captive) Programs</li> <li>Target Customer: Light to Moderate Hazard Manufacturing, Hospitality &amp; Entertainment, Financial Services, Business Services, Healthcare, Real Estate, Hotels, Retail, Technology, Communications &amp; Telecommunications, Colleges &amp; Universities, &amp; Retail</li> <li>Restricted Occupancies: Nursing Home &amp; Assisted Living, Restaurants, Habitational - Apartments &amp; Condos, Municipalities, Heavy Hazard Chemical, Utilities, Oil and Gas, Steel &amp; Other Basic Metals, Pulp &amp; Paper and Mining.</li> <li>Special Products: Property Loss Prevention &amp; Consultative Services, Boiler &amp; Machinery Loss Prevention/Jurisdictional Services</li> <li>Overall Capacity: Up to \$200MM for accounts with favorable characteristics in construction, public/private protection, security, CAT exposures management/housekeeping and internal/external exposures</li> <li>Domestic and Global Policy Forms</li> </ul>

		<ul style="list-style-type: none"> <li>▪ <b>CAT Capacity:</b> All accounts and locations are modeled with RMS &amp; AIR and CAT capacity is based on resulting loss estimates, pricing and exposure accumulations. For 100% ACE Ground-Up Programs, typically less than ~25% of Account TIV within Critical CAT exposure areas: California EQ, New Madrid EQ &amp; Tier 1 US Windstorm combined.</li> <li>▪ <b>Deductibles:</b> Absolute Minimum of \$10,000 subject to variation due to state filings, occupancy and account history. Typical Minimum for 100% ACE Ground-Up Programs is \$100,000 subject to variation due to state filings</li> <li>▪ <b>Minimum Premium:</b> \$100,000 ACE Net for 100% ACE Ground-Up, Primary or Quota Share subject to variation due to state filings. \$75,000 for Excess</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Information Requirements:</b> Complete Schedule of Values in electronic spreadsheet format including the following <ul style="list-style-type: none"> <li>○ Complete Schedule of Locations with address, city, state, country &amp; postal code</li> <li>○ Updated Values - Building, Contents., BI (100% - 12- Month Gross Earnings), etc. by location</li> <li>○ For locations over \$1MM in values Construction, Square Footage, No. of Buildings, Occupancy, Protection-Sprinkles/Supervision, Exposure Year Built, # of Stories and valid street address.</li> </ul> </li> <li>▪ <b>Preferred Program Characteristics:</b> U.S. Domiciled Insured; Coverage written on an admitted basis; Multi-national schedule requiring locally admitted policy issuance and servicing; Pro-active management taking advantage of engineering and loss control services available.</li> </ul>
<b>Commercial Marine</b>	<p>Bryce Finnan (617) 717-5028 <a href="mailto:bfinnan@chubb.com">bfinnan@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ <b>Limits</b> (primary and quota share): <ul style="list-style-type: none"> <li>Cargo - \$25 MM capacity</li> <li>Hull - \$10 MM capacity</li> <li>P&amp;I - \$1MM capacity</li> <li>Primary Marine Liabilities - \$1MM capacity</li> <li>Excess Marine Liabilities / Bumbershoots - \$5MM-\$10MM capacity</li> </ul> </li> <li>▪ <b>Minimum Premium and Deductibles:</b> various</li> </ul> <p><b>Coverage:</b> worldwide cargo, carrier legal liability/shippers interest, commercial hull and protection &amp; indemnity including crew, primary marine liabilities, excess &amp; bumbershoot, including marine GL, ship repairers legal liability or wharfingers and/or stevedores and/or terminal operators legal liability, charterers legal liability.</p> <p><b>Target Customer:</b> domestic and multinational companies engaged in frequent import/export activity, shipment of unusual or distinctive products, requiring specialized claims or loss control, inland and coastal commercial vessel operators including passenger vessels, terminal operators, charterer's ship repairer's/shipyards, marine construction, stevedoring operations and other marine companies requiring liability coverages.</p>
<b>Marine Facilities</b>	<p>Kim Finlay 215-640-1104 <a href="mailto:Kimberly.Finlay@chubb.com">Kimberly.Finlay@chubb.com</a></p>	<p><b>Target Customer:</b> Marinas and Yacht Clubs. Boat Dealers, Boat Builders</p> <p><b>Coverage Available:</b> <i>Commercial Insurance Package</i> - General Liability, Property, Commercial Auto, Inland Marine, Boiler &amp; Machinery, Crime &amp; Fidelity, Liquor Liability, Business Interruption, etcetera.</p> <p><i>Marine Insurance Package</i> - Boat Dealer Inventory, Transit &amp; Demonstration, Boat Shows, Work Boats. Docks, Slips and Piers, Builders' Risk – including molds, inventory and sea trials, Protection &amp; Indemnity – including crew/Jones Act coverage, Marina Operators Legal Liability – including storage, wharfingers, fueling, repair, yacht broker legal liability, and more.</p> <p><i>Yacht Club Insurance Package</i> - Yacht Club Fleet, Regatta Liability, Sail Training, incidental Charter, Member Property, Trophy Protection and Broad Endorsement for Special Extensions.</p>
<b>Inland Marine</b>	<p>Bryce Finnan (617) 717-5028 <a href="mailto:bfinnan@chubb.com">bfinnan@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ <b>Limits:</b> <i>Builders Risk</i> - up to \$225,000,000. excluding catastrophe areas; Critical CAT capacity from \$10,000,000 to \$100,000,000.</li> <li>▪ <b>Premium:</b> \$25,000 minimum</li> <li>▪ <b>Key Products:</b> Builders Risk/Installations, Contractors Equipment, Motor Truck Cargo, Warehousing, Communications, Fine Arts</li> </ul>
<b>Property Engineering Services</b>	<p>Peter Cuffe 617-261-6184 <a href="mailto:Peter.Cuffe@chubb.com">Peter.Cuffe@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ Property Risk Assessment Surveys</li> <li>▪ Customized Loss Prevention Programs</li> <li>▪ Project/Process Plan Review Services</li> <li>▪ Hydraulic Analysis of Fire Protection Systems</li> <li>▪ Web Portal Data Sharing</li> <li>▪ Worldwide service through the ACE Global Engineering Network (<a href="http://www.aceagen.com">www.aceagen.com</a>)</li> <li>▪ AAA Benchmarking Program</li> <li>▪ Business Interruption Risk Assessments</li> <li>▪ Fire Protection System Component Testing</li> <li>▪ New Construction Risk Assessments</li> <li>▪ Report Data Management</li> <li>▪ CAD Diagrams</li> </ul>
<b>Specialty Property Catastrophe Risks</b>	<p>Ken Spencer 617-261-6286 <a href="mailto:Kenneth.Spencer@chubb.com">Kenneth.Spencer@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ <b>Chubb Spectra</b> - A buy down of Named Windstorm deductible on location basis, an occurrence basis or a seasonal aggregate basis. Admitted policy. Available for Builder's Risk and construction projects. Can be used to establish an annual aggregate Stop Loss for a captive. This can be sold on a multi-year basis if locations are in close proximity geographically. Minimum premium: \$100,000.</li> <li>▪ <b>Chubb Wind-In-A-Box</b> - A Named Windstorm limit on an occurrence basis that covers an insured specific lat/lon box for Category 3 or higher Hurricanes. Admitted policy. Minimum premium: \$100,000.</li> <li>▪ <b>Chubb Shake-In-A-Box</b> - An Earthquake limit on an occurrence basis that covers an insured specific lat/lon box for Magnitude 7 or higher Earthquakes. Admitted policy. Minimum premium: \$100,000.</li> </ul>





**ESIS (bundled and unbundled third party administrator for claims and risk control)**

Business or Product	Chubb Contact	Product Description
<p><b>Risk Management Services-</b> <i>Client Services &amp; Management</i></p>	<p>Mike Ruggiero 617-261-6262 <a href="mailto:Michael.ruggiero@esis.com">Michael.ruggiero@esis.com</a></p>	<ul style="list-style-type: none"> <li>▪ Claims Management in U.S. and Globally</li> <li>▪ Construction Claim Specialty</li> <li>▪ Professional Risk Claim Specialty</li> <li>▪ Medical Cost Containment Services</li> <li>▪ Risk Management Information Systems</li> <li>▪ Benchmarking &amp; Loss Cost Reduction Consulting</li> </ul> <ul style="list-style-type: none"> <li>▪ Account Management</li> <li>▪ Recovery Services</li> <li>▪ Special Investigation (Fraud) Services</li> <li>▪ Coordinated Disability Management</li> <li>▪ Catastrophe Response &amp; Crisis Management</li> </ul>
<p><i>Sales</i></p>	<p>Anthony Dileo 617-261-6197 <a href="mailto:Anthony.Deleso@ESIS.com">Anthony.Deleso@ESIS.com</a></p>	
<p><i>Health, Safety, and Environmental (HSE)</i></p>	<p>Anthony Dileo 617-261-6197 <a href="mailto:Anthony.Dileo@ESIS.com">Anthony.Dileo@ESIS.com</a></p>	<hr/> <p>Health, Safety &amp; Environmental (HSE) Risk Control Consulting Services in U.S.&amp; Globally</p> <ul style="list-style-type: none"> <li>▪ Industrial Hygiene</li> <li>▪ Safety/Ergonomics</li> <li>▪ US &amp; Global Risk Assessments</li> <li>▪ Construction Safety &amp; Risk Management</li> <li>▪ Transportation/Aviation/Fleet Safety &amp; Loss Prevention</li> <li>▪ Regulatory Compliance Audits</li> <li>• Indoor Air Quality</li> <li>• Environmental Management/Sustainability</li> <li>• Environmental Compliance</li> <li>• Environmental Site Assessments (Phase I/Phase II)</li> <li>• Site Remediation Engineering and Design</li> </ul> <hr/> <ul style="list-style-type: none"> <li>• Boiler &amp; pressure vessel jurisdictional inspections</li> <li>• B&amp;M Risk Assessments, R-Stamp Repair Review &amp; Infrared Testing</li> </ul>

Chubb Medical Risk		
Business or Product	Chubb Contact	Product Description
Medical Facilities	Kristin Towse 617-261-6257 <a href="mailto:ktowse@chubb.com">ktowse@chubb.com</a>	<p>Hospitals and Long Term Care Facilities including acute care general hospitals, children's hospitals, specialty hospitals, teaching hospitals, university hospitals and integrated healthcare systems:</p> <ul style="list-style-type: none"> <li>▪ Limits: Excess Limit up to \$25 million depending on venue</li> <li>▪ Retention: Varies by Coverage and Account</li> <li>▪ Products: Primary Professional Liability /General Liability and Excess Liability Insurance; Reinsurance of Captives</li> </ul> <p>Miscellaneous Medical Facilities including but not limited to Home Healthcare ,Hospice, Lithotripsy, Magnetic Resonance Imaging Facilities, Laboratories, Ambulatory Surgery Centers, Dialysis Centers, Physical, Occupational or Speech Therapy Centers, Medical Schools for Nursing, Dental, and Medical Technicians, and Student Health Centers.</p> <ul style="list-style-type: none"> <li>▪ Limits: Excess Limit up to \$10 million depending on venue</li> <li>▪ Retention: Varies by Coverage and Account</li> <li>▪ Products: Primary Professional Liability /General Liability and Excess Liability Insurance</li> </ul> <p>Managed Care Organizations</p> <ul style="list-style-type: none"> <li>▪ Limits: Excess Limit up to \$15 million depending on venue</li> <li>▪ Retention: Varies by coverage and account</li> <li>▪ Products: Health Maintenance Organizations (HMO), &amp; Preferred Provider Organizations (PPO), Independent Practice Associations (IPA), Physicians Hospital Organizations (PHO), Peer Review Organizations (PRO), Management Service Organizations (MSO)</li> </ul>
Life Sciences	Pranav Shroff 201-479-6374 <a href="mailto:Pranav.Shroff@chubb.com">Pranav.Shroff@chubb.com</a>	<ul style="list-style-type: none"> <li>▪ Limits: Up to \$15 Million primary and excess, worldwide coverage</li> <li>▪ Minimum Premium: Varies depending on the coverage provided</li> <li>▪ Minimum Retention: Varies depending on the coverage provided and account</li> <li>▪ <u>Coverages:</u> Products/Completed Ops, Professional Liability for Biotechnology Companies, Human Clinical Trials, Specialty Pharmaceutical, Medical products manufacturers or Distributors of Non-implantable Medical Devices, Professional Liability and Medical Professional for Contract Research Orgs, Site Management Orgs</li> <li>▪ Overseas, admitted policies for Human Clinical Trials</li> <li>▪ Package Capability for companies doing research &amp; development as well as clinical trials</li> </ul>

Chubb Political Risk and Credit		
Business or Product	Chubb Contact	Product Description
Political Risk	Jared Kotler 202-347-8996 <a href="mailto:Jarad.Kotler@chubb.com">Jarad.Kotler@chubb.com</a>	<p>Covers overseas &amp; investments against Acts of Government, War &amp; Political Violence</p> <ul style="list-style-type: none"> <li>▪ Long term cover up to 10 years</li> <li>▪ Per-risk limits up to \$100 million</li> <li>▪ Non-cancelable cover</li> <li>▪ Cover Investment Risk or Trade / Contract Risk against government actions</li> <li>▪ <u>Target Customers:</u> Multinational Companies, Financial Institutions, Exporters and Importers, Equity Investors, Contractors: Plant &amp; Equipment</li> </ul>
Structured Trade Credit	Jared Kotler 202-347-8996 <a href="mailto:Jarad.Kotler@chubb.com">Jarad.Kotler@chubb.com</a>	<p>Covers against the non-payment of a Trade Obligation by a private Obligor or private Bank.</p> <ul style="list-style-type: none"> <li>▪ Short to Medium Term cover: 1-5 years</li> <li>▪ Per risk limits up to \$25 million</li> <li>▪ Non-cancelable cover</li> <li>▪ <u>Target Customer:</u> Commodity Traders, Exporters &amp; Importers, Financial Institutions</li> </ul>
Trade Credit	Joseph Loiacano 212-642-7885 <a href="mailto:Joseph.Loiacano@chubb.com">Joseph.Loiacano@chubb.com</a>	<p>Covers against non-payment of a company's Accounts Receivable generated from the sales of goods or services. Cover available for domestic sales and export sales against non-payment of an account receivable from a buyer due to insolvency, cash flow issues or political risk events.</p> <ul style="list-style-type: none"> <li>▪ Target companies with dedicated Credit Department and sales in excess of \$100 million</li> <li>▪ Non-cancelable cover</li> <li>▪ Limits available up to \$120 million per buyer</li> </ul>

Chubb Accident & Health		
Business or Product	Chubb Contact	Product Description
Specialty A&H Insurance	<p><u>Underwriting:</u> Amy McKellar 212-461-5034 <a href="mailto:Amy.McKellar@chubb.com">Amy.McKellar@chubb.com</a></p> <p><u>Sales:</u> Dan Semple 212-703-7057 <a href="mailto:Dan.Semple@chubb.com">Dan.Semple@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ Business Travel Accident / Multinational Travel Accident</li> <li>▪ Special Risk events and activities</li> <li>▪ Basic AD&amp;D Carve Out</li> <li>▪ Blanket Occupational Accident Insurance</li> <li>▪ University Global Travel Program</li> <li>▪ Participant Accident, Youth Sports &amp; Camper Programs, Association &amp; Church Mission Programs, Day Care /Volunteer</li> <li>▪ Global Medical Protection</li> <li>▪ Personal Accident Insurance (voluntary AD&amp;D)</li> <li>▪ WC Deductible Recovery Program</li> <li>▪ FL Statutory AD&amp;D Program for Police &amp; Fire</li> <li>▪ Study Abroad Programs</li> </ul>
	<p>Kristin Towse 617-261-6257 <a href="mailto:ktowse@chubb.com">ktowse@chubb.com</a></p>	<p>Business Travel Accident—Target markets: All Industry Classes</p> <ul style="list-style-type: none"> <li>• AD&amp;D, Accident &amp; Sickness, Medical Evacuation/Repatriation, Foreign and domestic coverage</li> </ul> <p>Participant Accident—Target Markets: associations, clubs, church groups, volunteers, HS students, College students</p> <ul style="list-style-type: none"> <li>• Accident Medical , Emergency Evacuation/Repatriation</li> </ul> <p>Consumer Marketing—Target Markets: Associations, F/I, Alumni Groups, Fraternal Organizations, Unions</p> <ul style="list-style-type: none"> <li>▪ Programs tailored for every group’s need, including benefits for AD&amp;D, Travel, Extended Warranty, Hospital Indemnity, etc.</li> </ul>

**Chubb Personal Risk Services** (High Net Worth Individuals)

Chubb Personal Risk Services- PRS		
Business or Product	Chubb Contact	Product Description
Personal Risk Services	<p>Vince Burgey - Boston Branch PRS Manager (617) 261-6133 <a href="mailto:ymburgey@chubb.com">ymburgey@chubb.com</a></p>	<ul style="list-style-type: none"> <li>▪ <u>Personal Lines</u>- High Net Worth Homeowners, Condos, Co-ops and Renters Coverage, Valuable Articles Coverage, Jewelry, Fine Arts, Collectibles, Furs, Automobile, Recreational Marine Coverage.</li> <li>▪ <u>Target Market:</u> \$1Million + Homes, Custom Built Homes, Historic or Old Homes, Condos with High A&amp;A and/or Contents, all classes of Valuable Articles, High Symbol Vehicles, Collector Vehicles. Desire clients with significant assets that pose minimal liability risks.</li> <li>▪ <u>Avoid:</u> Monoline CAT prone business, Unprotected Homeowner locations, High profile individuals, Clients with adverse loss history</li> <li>▪ <u>Written LateLy:</u> Doctors, lawyers, Fortune 400 members, CEO’s, successful business owners.</li> <li>▪ <u>Overall Capacity:</u> <ul style="list-style-type: none"> <li>○ Ability to write up to \$100 Million in Liability</li> <li>○ Florida and other Coastal Locations Underwritten with supporting business that meets guidelines</li> <li>○ Domestic Partners</li> </ul> </li> </ul>

- Course of Construction Risks acceptable with supporting business
- Ability to write following business through Chubb Custom Solutions:
  - COC's outside of admitted appetites
  - Blanket Policies
  - Water Damage Deductibles
  - Commercial General Liability
  - Commercial Inland Marine
  - Workers Comp
  - Event Coverage
  - Agribusiness
  - Aircraft and Aviation
  - Kidnap and Ransom/Extortion
  - Family Office
- Ultra High Net Worth Services Available (Signature- at least \$15k in premium; Premier - at least \$50,000 in premium)
  - Personal Security Consultation (Ackerman Group)
  - Family Employee Consultation and Dedicated Help Line (McCalmon Group)
  - Travel Security Recommendations (Ackerman Group)
  - Cyber Security Assessment (Ackerman Group)
  - Background Checks on employees (Ackerman Group)
  - Collection Management Software (Collectrium)
- Specialty Coverage and Service Offerings:
  - Chubb Collector Car
  - Passport 360 (Travel Accident) - not available in MA
  - Family Protection Coverage
  - Primary and Excess Flood
  - Employment Practices Liability Coverage
  - Chubb Wildfire Defense
  - ID Theft Protection
  - Chubb Property Manager