СНИВВ

Chubb's Transportation Industry Practice

Chubb's Transportation Industry Practice crafts customized insurance solutions for domestic and multinational organizations with large fleets. We consider each company and their risk individually, so that they receive the insurance protection and stability they need to thrive. In our Major Accounts Division, the Transportation Industry Practice focuses on fleets of 1,000 or more vehicles that buys loss sensitive insurance programs and has a risk manager. In our wholesale division, Westchester[®], we focus on smaller fleets with 10-100 vehicles that buy guaranteed cost or small deductibles.

Key Highlights O CHUBB'S TRANSPORTATION INDUSTRY PRACTICE HAS...

- Extensive suite of products specifically developed to address transportation risk
- Dedicated personnel with significant expertise and experience in underwriting, risk engineering and claims management in the transportation industry
- Best-in-class service standards and results
- Cutting-edge technology like Accelerator[®], Worldview[®] and 4D Analytics[®]
- Annual Stewardship meetings and Transportation Client Advisory Board (CAB) meeting to ensure the Practice stays ahead of industry trends

World Class Services Offerings

- Skilled and experienced Risk Engineers that utilize a consultative approach to loss prevention and risk mitigation
- Dedicated Claims Business Consultant (CBC) that serves as single point of contact in Chubb claims organization for Transportation clients
- Experienced and dedicated claims professionals with in-depth industry knowledge
- Dedicated attorney panel to defend claims emanating from the transportation industry

Target Classes



- Logistics Companies
- Bus Operators
- Ambulance Companies
- Rental Car Companies
- Distribution Companies
- Manufacturers with Large Fleets
- Railroads
- Airlines

CHUBB SOLUTIONS

Tailored insurance solutions that help our Transportation clients manage and mitigate risks are delivered through the following business units:

- Primary Casualty (WC/AL/GL)
- Alternative Risk (Structured Auto Programs)
- Excess Casualty

- Property
- Accident & Health
- Environmental
- Financial Lines

- Surety
- Foreign
- Inland Marine
- Bermuda
 - (high excess bookend strategy)



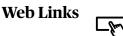
What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Large trucking risk in need of significant auto liability limits	Structured Auto	\$15.4 million	We specifically designed a program that met the needs of this insured, including capacity and stability.
Large trucking risk in need of high excess limits	 High Excess (bookend strategy) 	\$675,000	We leveraged our long-term relationship on the primary and lead umbrella.
Taxi operator in Colorado	 Occupational Accident Only 	\$50,000	We put together an Occ Acc benefit schedule that met Colorado's required limits for Transportation companies that elect to opt out of Workers Comp.

What We Have Paid Lately



• An insured employee operating an insured owned tractor-trailer when he became distracted, crossed the center line and struck a vehicle with two occupants. The insured employee had documented issues of sleep apnea and prior accidents. Chubb coordinated with the insured and the other carriers in the tower to execute a settlement strategy, which resulted in a \$13.5M settlement. Given the venue and aggravating liability facts, this was a favorable settlement for this tragic accident.



- Insurance for **Transportation Industry**
- Agent & Broker **Resource Center**
- Claims Service -What Makes Us Unique

WHY CHUBB?

- Underwriting Expertise
- Tailored Solutions

- Risk Engineering Services
- Superior Claims Service
- Global Reach
- Financial Strength

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 <u>www.chubb.com</u>. 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. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.