

As a grower, harvester, processer, and packager of food products, this company must abide by many regulations. To help protect their business against potential losses, they took a proactive approach and have been heavily investing in safety measures over the last couple of years. Considering all the improvements made, the company was disappointed with their property insurance renewal quote and were ready to pursue another insurance carrier.

Taking an industry-specific approach to protection

With our extensive food-specific expertise in risk engineering, underwriting and claims, Chubb was able to show the client that they would be supported by people who understood their business and the risks they face. Food specialists from risk engineering and underwriting visited the client's facilities, conducted extensive risk engineering surveys, carefully assessed the company's exposures, and reviewed its specific insurance coverage needs.

With the detailed information gathered, Chubb quickly crafted a competitive property quote for the client, including a loss sensitive workers' compensation program. Because the company wanted to keep their up-front premiums down and were large enough to shoulder additional claims costs, a loss sensitive program was right for them.

In addition, we advised the company of potential premium savings if it took care of a critical recommendation that was discovered in the risk engineering survey — adding a set of sprinklers to a building. This showed the client that we were willing to work with them and would adjust their premium to account for their safety investments.

Chubb coverages provided:

- Auto
- Customarq Package
- · Equipment Breakdown
- · Property/Casualty
- Umbrella
- Workers Compensation

Want to see how Chubb can help solve your specific challenges?

Contact your agent or local Chubb underwriter today.

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. 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.