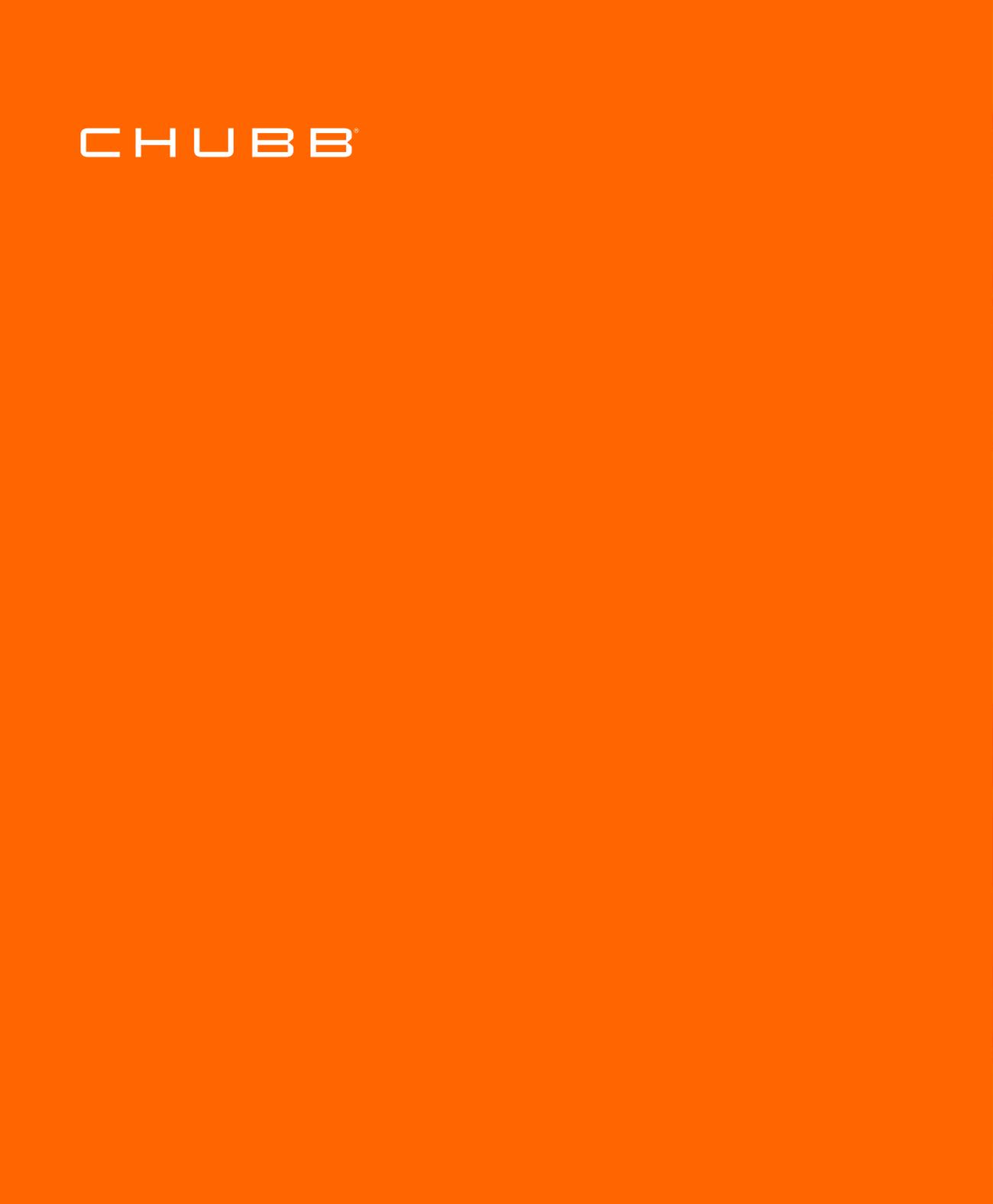




Transportation Industry Practice

Committed to the Road Ahead



CHUBB®





Large commercial fleets are under pressure as the frequency and severity of commercial auto liability claims continue to rise steadily. Why the increase?

Sometimes it's because trucking companies' driver safety and accountability practices are scrutinized – and found lacking. Rising medical expenses are driving up damage awards.

The industry is also wrestling with the challenges of a shortage of qualified commercial truck drivers, the impact of distracted driving, legalized marijuana, and the litigation environment.

At Chubb, we understand the challenges facing large commercial fleets. We're committed, for the long haul, to helping our clients successfully navigate them.

Trust Chubb, For All the Challenges Ahead



With the formalization of our Transportation Industry Practice, Chubb has united our experienced leadership, deep transportation underwriting, claims and loss control expertise, and broad portfolio of products and services to provide large commercial fleets with a powerful, holistic approach to successfully managing risks and navigating the challenges ahead.

individually by specialists with extensive knowledge of the transportation industry, its challenges, and our client's unique issues. Our transportation industry professionals nationwide and worldwide are wholly dedicated to listening, understanding our customer's needs, and structuring solutions for dynamic exposures.

Both Traditional & Specialty Solutions

Along with our core primary casualty coverages – auto liability, general liability and workers compensation, our Transportation Industry Practice provides foreign and excess casualty coverage, cyber, environmental, property, surety, management liability and occupational accident insurance. We have the flexibility and expertise to structure programs to fit our client's needs and preferences – from captives, to quota share solutions.

Through our dedicated transportation-focused practice, Chubb provides primary and excess casualty insurance solutions for nearly half of the top 100 for hire carriers and more than a fifth of the top 100 private fleets. We insure 22 of the 25 largest U.S. fleets.

Today, Chubb's Transportation Industry Practice provides large commercial fleets (greater than 500 vehicles) with stable, coordinated multiline insurance solutions that advance their objectives, help drive down loss costs, and ease and enhance the risk management journey-- whether by uncovering new, cost-sensible ways to avoid losses or providing technology that makes it easier to keep a fleet compliant and on the road. We are also at the forefront in helping transportation companies integrate telematics data into ongoing, customized training and policies and procedures that will help them avoid accidents and mitigate damages when incidents occur.

Our Multiline Capacity is There, Mile after Mile

In a volatile insurance sector, Chubb is consistently there; tailoring insurance coverage and capacity for commercial fleets, domestically and around the globe. At Chubb, each risk is considered



We Listen, and
Tailor Solutions
That Instill
Consistency
and Stability

Focused, Dedicated & Consistent:



Chubb has a proven track record of providing multiline capacity and service to a variety of large private and for-hire fleets (more than 500 vehicles), including:

- Truckers
- Logistic companies
- Bus operators
- Waste and cement haulers
- Ambulance companies
- Rental car companies
- Distribution companies
- Manufacturers with large private fleets



Large fleets and commercial transportation companies value Chubb's consistent, long-term approach – evidenced by our 99 percent client retention rate.

Global & Excess Casualty

Chubb is a leader in primary casualty insurance for commercial transportation companies, partnering with clients to structure large deductible/loss sensitive programs for workers compensation, auto liability and general liability – and bringing year-to-year stability to programs.

To protect our clients against catastrophic loss, we customize standard and specialty lead umbrella and excess liability insurance. Coverage options include lead or excess placements, auto liability, catastrophe management, foreign local admitted policies and up to \$10 million in limits with options to ventilate.

Driving Down Loss Costs

Always thinking long term, Chubb's risk control team partners with clients to help establish a true safety culture, instilling the practices and procedures that will help them mitigate risk and avoid losses now and down the road.

Our management services include:

- Fleet safety assessments and management training
- Customized safety programs
- Regulatory compliance consulting
- Loss reduction recommendations

Risk control services include:

- Behind the wheel driver training and audits
- Department of Transportation (DOT) compliance training and audits
- Employment engagement and accountability programs
- Accident investigation assistance

Ongoing, Integrated Training

Chubb anticipates issues that can impact our clients, and works to keep them out ahead of emerging exposures. As our clients leverage advancing technology to enhance safety, we collaborate with them to integrate training based on findings from telematics and driver assist systems data. We also help clients develop systems and processes to manage this data most effectively, with issues addressed promptly to mitigate potential liability.

Coverage is paired with loss control services, data-driven insights and technology that elevate our customers' ability to effectively manage and mitigate risks.

Chubb understands the double-edged challenges that come with advancing driver assist technology that can both mitigate losses and amplify potential liability. We have the experience and resources to help clients manage them.

A Specialized Approach to Transportation Claims

Strong claims management is especially important in the transportation sector, where liability claims can escalate rapidly. Chubb's industry specialists proactively work with insureds from day one of a loss to keep losses in check and achieve the best possible outcomes. We have claims specialists who handle only auto liability bodily injury claims and have the skill and experience to handle the most complex liability cases. With a local presence nationwide and worldwide, we also have the local jurisdictional expertise and resources to deploy optimal claims strategies for our clients.



Wherever the Road Leads, Chubb is There

*A Leader in
Multinational Protection*



Chubb's Transportation Industry Practice can provide fleet owners and operators with virtually any line of insurance on a global basis, through a worldwide network that spans more than 640 offices globally in 200 countries and territories. Customers can count on us to issue policies locally, structure Controlled Master Programs, and provide the services they need, when and where they need them, worldwide.

Chubb's transportation industry specialists bring to bear substantial resources and expertise to keep accident claims from escalating.

Our claims approach is customized as well: Customers can choose to use approved Third-party Administrators, including ESIS, Inc., a Chubb company.

Innovative Technology Elevates Risk Management, from Compliance to Claims

Chubb customers have exclusive access to Chubb-proprietary technology to enhance insurance program management and simplify compliance efforts.

Accelerator®

Knowing the transportation industry as we do, we also knew the abundant paperwork and administrative time required to document uninsured and underinsured (UM/UIM) coverage elections. We heard loud and clear that our clients needed a solution, so we introduced Accelerator, the only online platform designed to fully automate and document UM/UIM coverage elections for risk managers. Customers can complete and e-sign election forms, state by state, track and monitor submissions – even store coverage elections to simplify renewals.

Worldview®

Worldview gives Chubb clients unprecedented control and certainty in managing risk across multiple jurisdictions, nationwide and worldwide. The highly interactive portal houses all relevant policy documents and makes it easy to track losses and claims payments, premium audit and expense adjustments. Clients can see the latest on program status, including open tasks, next steps, and responsible parties - and collaborate to move tasks forward in a secure, highly customized environment.

A True Partner To Count On

In an industry known for volatility, Chubb is a trusted partner, there with consistent, stable multiline capacity and forward-looking expertise. We are committed to the transportation industry - and investing in providing risk management solutions for its future, as we constantly expand our loss control services, enhance our technology and uncover new ways to help our customers optimize protection and lower loss costs, mile after mile.

CHUBB®

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About Chubb

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 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

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