

Chubb At A Glance



For nearly 85 years, Chubb Insurance Company of Canada has been delivering exceptional property and casualty insurance products and services to businesses and individuals.

Chubb opened their first Canadian office in Montreal in 1928, and added three other branches in Toronto, Calgary and Vancouver. As part of the Chubb Group of Insurance Companies, our worldwide network spans 120 offices in 26 countries staffed by 10,200 employees. As a result, we have emerged as a leader in the global insurance industry based on size and longevity.

The Chubb Corporation reported \$52.2 billion in assets and \$13.6 billion in revenues in 2012. Chubb Insurance Company of Canada has been on the Globe and Mail's Report on Business Top 50 Best Employers in Canada for 13 consecutive years. Over 95% of our customers surveyed rate Chubb Canada's claims service as superior.* We consistently strive to build lasting relationships with our customers and over 1,000 independent brokers, and we aim to be the best at what we do by delivering unparalleled service and innovative, scalable and specialized products backed by financial strength and third-party endorsements.

A Promise Backed by Financial Strength

The member insurers of the Chubb Group of Insurance Companies earn the highest rating for financial strength from A.M. Best Company. Three of our members are among the few insurers that have achieved A.M. Best's highest rating for more than 75 years.

The Chubb Corporation also earns high ratings for financial strength from Standard & Poor's and Moody's.

*Chubb Insurance 2012 Customer Satisfaction Survey

WHAT WE DELIVER TO OUR PRODUCERS AND CUSTOMERS

Unparalleled Service

We maintain a reputation for fairness and integrity by treating every customer – from policy issuance to claim settlement – as we would want to be treated.

Broker associations, industry analysts and publications the world over consistently honour Chubb for our service quality – especially claims service.

It's easy to do business with us through our global network of offices staffed by Chubb underwriters, risk engineers and claims specialists. Our claims service is 24/7. In addition, we provide a variety of online risk and insurance management solutions.

We have vast experience and expertise in managing personal and commercial exposures. For nearly 70 years, Chubb's commercial risk engineers have provided an array of services that have helped our customers minimize loss potential. In addition, our appraisal division helps our personal insurance customers safeguard their homes, possessions and families.

We work with the most expert and service-oriented brokers in the business, helping ensure the best possible insurance experience for our customers.

Chubb Creates Certainty.

A ONE-STOP SOURCE FOR BUSINESS

Chubb offers businesses more than 170 commercial insurance products, which are innovative, comprehensive and tailored to individual customer needs. In addition, Chubb offers a wide range of accident and health insurance products, construction surety bonds and commercial specialty products.

Innovative Products

Chubb invented or was among the first providers of the package policy, E&O for technology firms, R&D business income, employment practices liability, the exporters package, all-risk ocean cargo, cyber liability and other products. And unlike most other domestic insurers, we can deliver many products on a global basis through locally admitted policies, which ensure consistent limits and coverage through controlled master programs.

Scalability

Many of our products, such as our MasterKey package, E&O and our multinational program-related coverages, are designed to grow with our customers. Larger companies willing to assume a portion of their own risk can access a variety of alternative risk transfer mechanisms through Chubb's risk management specialists.

Specialized Expertise

We create tailored solutions for firms in such areas as banking and other financial services, energy production, entertainment, health care, information and network technology, law and other professional services, life sciences, marine operations, museums and cultural institutions, not-for-profit organizations, privately owned businesses, and real estate. We also specialize in such product areas as umbrella/excess, ocean cargo, multinational, environmental, directors and officers liability, and employment practices liability.

Chubb is one of the largest writers of the "package policy," which is at the heart of most insurance programs. We also are the number one writer of crime and financial fidelity bonds in North America and the fifth largest insurer of U.S. construction and commercial surety bonds.

Assurance from Others

Our specialized expertise, products and services have resulted in endorsements from the Association of Corporate Counsel, Biotechnology Industry Association, Medical Device Manufacturers Association, Media Financial Management Association, Women Presidents' Organization and others.

A ONE-STOP SOURCE FOR INDIVIDUALS

Chubb offers an array of property and casualty insurance products for individuals and families with fine homes and possessions. Our customers include many of the most affluent families in the world, CEOs and top art collectors.

Like our commercial products, our personal insurance policies are innovative, scalable and supported by specialized expertise. Our Masterpiece® suite of products — long the standard of excellence in the affluent market — offers insurance for custom, historic and vacation homes; valuable possessions; automobiles and watercraft; and up to \$50 million in excess liability.

Chubb is one of the few insurers to offer extended replacement cost coverage, which pays to rebuild a home after a covered loss even if the cost is greater than the policy limit.

The range of complementary services we provide customers includes: home appraisal to determine accurate replacement cost and provide life safety recommendations, and access to Masterpiece Assist™ which clients can use for travel information, Identity Theft restoration and medical assistance.

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