

Commercial Insurance Complex Casualty Construction General Liability

<p>Chubb insures</p>  <p>at least 1 line of coverage for 88 of the ENR Top 100 Contractors¹</p>	<p>48</p>  <p>Local branch offices in North America with operations in 54 countries and capabilities in over 200 countries</p>	<p>Construction starts will rise</p>  <p>6% in 2022 to \$946 billion²</p>	<p>7.5 million</p>  <p>jobs projected by 2026 in the construction industry³</p>
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Continued growth and forecasted expansion in the construction industry leads to an increase in general liability-related exposures. This creates the need for a unique and flexible approach to your insurance solution. Backed by decades of experience in the industry, Chubb understands construction risks and can help you tailor general liability insurance programs that can be integrated across your insurance portfolio.

Features and Benefits

- Admitted and non-admitted paper available
- Significant capacity in General Liability, Supported Umbrella, and Excess
- Non-collateralized primary solutions for GL-driven construction risks
- Endorsements to tailor an integrated solution including Blanket Additional Insured, Primary/Non-contributory, Extended completed operations, and Term-of-project policies
- Preferred construction projects with \$10M - \$350M+ in total construction cost
- Preferred construction companies with \$10M - \$200M of gross sales
- Limits: Primary 1/2/2 or 2/4/4; Supported Excess \$10M
- Deductibles from \$5K to \$50K (self-insured retention options available)

Target Classes

Project-Specific Programs

- GL-only wraps (OCIP & CCIP)
- Project specific for GCs
- Owners interest

Practice Programs

- Carpentry
- Drywall, plastering, acoustical
- Electrical
- Excavation
- Flooring
- General contractors
- HVAC
- Installation of building equipment
- Masonry
- Painting and paper hanging
- Sheet metal
- Terrazzo, tile, marble, and mosaic work
- Water well drilling

Non-preferred classes include NY construction, residential construction, street and road, siding, roofing, scaffolding, pipeline, wrecking, and demolition

Service Offerings

- Construction industry practice solely dedicated to understanding and servicing construction firms
- Experienced and responsive underwriting specialists with significant expertise in construction
- Network of leading attorneys with backgrounds in legal, insurance, and construction engineering
- Specialized risk engineers with expertise in safety, quality control, quality assurance, and contractual controls
- Dedicated construction defect, primary, and umbrella claims teams who understand and communicate construction industry complexities
- Catastrophe management programs

Why Chubb?

 Underwriting Expertise	 Tailored Solutions	 Risk Engineering Services	 Superior Claims Service	 Global Reach	 Financial Strength
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Integrated Solution

Scalable and modular insurance products for risks specific to your business.



CI Web App

appetiteapp.chubb.com



Appetite Guide

chubb.com/us/ciappetiteguide

Success Stories

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
Ground up construction of a pig iron manufacturing facility	<ul style="list-style-type: none">• GL Only OCIP• Lead Excess	\$1,200,000	Ability to provide continuity of coverage with primary and lead excess capacity with competitive pricing and terms.
Construction of a utility scale ground mounted solar project	<ul style="list-style-type: none">• GL Only OCIP• Lead Excess• High Excess	\$300,000	Ability to provide significant capacity between commercial insurance and major accounts excess.
Construction of a land based an offshore wind manufacturing and marshalling facility that will serve off-shore wind projects.	<ul style="list-style-type: none">• Owner's Interest GL• Lead Excess	\$500,000	Collaborative effort and cross sell between Financial Institutions and Construction for an existing insured. Chubb was able to provide a quick turnaround to help insured meet contractual requirements.
Ground up construction of a data center	<ul style="list-style-type: none">• Owner's Interest GL• Lead Excess	\$450,000	Ability to provide a direct option for the broker who had historically placed owner's interest projects through a wholesaler.

¹ Chubb data

² Dodge Construction Network

³ U.S. Bureau of Labor Statistics

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.

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