



Think CONNECTIONS. Think Chubb.

BUSINESS INSURANCE
CHUBB MULTINATIONAL SOLUTIONS

Global Capabilities

When it comes to risk, experience matters.



Does your insurance protection extend wherever your company does business?

An increasingly interconnected world offers new realms of business opportunities, as well as risks. Whether you are with a global company or an emerging exporter, safeguarding the bottom line means anticipating potentially costly exposures. For example, what would be the financial impact on your company of:

- An injury to an employee traveling on business?
- A lawsuit against local-country directors and officers?
- Loss or theft of equipment and information?
- A third-party liability claim?
- A natural disaster at an overseas facility?

Why your global policy may fall short

Such dangers extend wherever your company does business—but does your insurance protection extend there, too? Domestic insurance policies may include “worldwide” coverage, but a single, global policy may fall short for several reasons:

- Every country’s regulations, legal system, and exposures are unique, and your insurance must satisfy rapidly evolving local insurance mandates.
- Insurance solutions often do not translate well from one country to the next.
- Policy coverage issues arising out of country-specific differences in law can result in lengthy, potentially expensive disputes.

It takes an insurer with specialized multinational insurance knowledge and experience to factor these differences into a truly integrated global program that your company can depend on.

A personal, flexible approach to managing multinational risk

Chubb connects your company with our broad range of multinational capabilities to make it easier to manage complex global business exposures. With Chubb, you have a powerful combination of underwriting experience and local knowledge, tailored products, and global claim and loss control services at your disposal.

Regardless of the scope of your company’s international operations, you will find the tailored insurance solutions it needs in Chubb’s extensive portfolio of flexible multinational products.

If your company has **an established presence overseas**, you can tap into the holistic protection of Chubb’s **Controlled Master Program (CMP)**. The CMP pairs a master policy issued in your company’s home country with locally admitted policies issued in other countries where you have exposures. In this way you satisfy local insurance requirements and close potential insurance gaps. You also gain access to insurance products that are unique to certain countries (such as extended product liability and pure financial loss) and to existing terrorism pools.

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If your company has a Chubb **Customarq** policy in the United States, it can add on our **Customarq Global Extension**. If it insures its international exposures separately, **World Network** is available as primary multinational coverage or as Excess/Difference-in-Conditions coverage when local insurance is in place.

You can look to Chubb's full suite of locally admitted **D&O liability insurance** policies to help protect your company's management leadership from lawsuits stemming from their management decisions.

If your company has goods, services, or employees traveling across borders, we offer **Exporters Package Portfolio**, consisting of multiple commercial insurance modules, from Property and Liability to Kidnap Ransom and Extortion to Ocean Cargo to International Blanket Accident.

How Chubb supports you

Contract certainty—You receive local policies in the local language that comply with local insurance regulations and tax laws. A locally admitted Chubb policy directly addresses jurisdictional risks and other uniquely local exposures, assuring that your policy will work as intended.

Responsiveness—You will appreciate how we respond to your needs—from customizing insurance to handling claims to simply answering your questions—with speed and flexibility.

Proactive loss control—To help your company navigate the evolving global risk landscape, our risk engineers stay on the leading edge of emerging issues and trends, such as supply chain management and nanotechnology. Our risk engineers are well-versed in local laws, jurisdictional issues, regulatory requirements, and building codes, as well as international standards, enabling us to respond quickly to unique business needs with practical solutions. Also, our local presence around the world ensures continuity and consistency of service wherever you do business.

Superior claims handling—In the event of a claim, our Multinational Claim Unit (MCU) acts as a single point of contact no matter where your claim occurs. Our MCU, working in cooperation with our own examiners located around the world, coordinates the handling of claims in more than 140 languages.

Why team up with Chubb?

Global connections—We station multinational specialists in 120 Chubb offices in 27 countries. Complementing this network are more than 100 carefully selected affiliate insurers and correspondent brokers in more than 70 countries.

Experience and knowledge—You can depend on our carefully trained specialists to identify your company's global business exposures and to create tailored insurance solutions. We team up with you to personally evaluate each multinational risk, applying a consistent approach and assuring continuity over time and from country to country.

Integrated solutions—No doubt you know it can be time-consuming—even risky—to purchase commercial insurance policies from different insurers. That's why we offer a full suite of coordinated multinational property/casualty, management liability, and personal policies, placed through business coordinators worldwide. So you deal with one globally integrated insurer, not multiple insurers or insurance subsidiaries. We connect the dots for you from our underwriting team to our in-house specialty claim professionals.

Strength—You want an insurer with the financial stability needed to be your primary insurance carrier on a global basis. Chubb is one of only a handful of insurers that have maintained A.M. Best Company's highest ratings for more than 75 years.

Connect with us today

Put your confidence in Chubb—simply contact your trusted agent or broker. You will find more information on www.chubb.com.



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Chubb refers to the insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policy as issued. Chubb, Box 1615, Warren, NJ 07061-1615.

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