

# Specialty Casualty - GL Plus™



Local branch offices in North America with operations in 54 countries and capabilities in over 200 countries

There are over

251,000

firms in the manufacturing sector in the U.S.²

Manufacturers contribute \$2.25 trillion to the U.S. economy annually

Almost all manufacturing and distribution operations have some sort of environmental exposure. Chubb understands these operations and their associated challenges and has designed an insurance program that can help mitigate these exposures. With a broad offering of coordinated products intended to fill gaps inherent in traditional insurance programs, GL Plus<sup>TM</sup> is the preferred insurance solution for a broad array of manufacturing, processing, distribution, and product brokering risks.

### **Features and Benefits**

- A proprietary, combined primary commercial General Liability and Pollution Liability form that includes Products Pollution and scalable Premises Pollution Liability insurance
- Separate General Liability and Premises Pollution Liability limits for the GL Plus™ Primary policy
- Significant capacity and ability to offer General Liability policies on an Occurrence or Claims Made basis
- Flexibility in structure, with the ability to write General Liability on a guaranteed cost basis or with deductible/SIR options
- Pollution liability extensions include Premises Pollution on a Sudden and Accidental or Gradual Basis, Transportation, Non-owned Warehouse, and Non-Owned Disposal Site environmental liability
- A lead umbrella policy that follows form over the GL Plus™ Primary policy
- Flexibility to extend territory definition to include foreign products and Products Pollution insurance

## **Target Classes**

- Manufacturing and distribution of commercial and industrial products
- Chemical components and intermediates
- · Paint and coatings
- · Pulp and paper
- Soaps and detergents
- · Plastic and resins

- · Lubricants and oils
- Metal parts/tools & die
- Scrap recycling
- · Waste oil recycling
- · Electronic waste recycling
- · Chemical waste treatment
- · Chemical warehousing

## **Service Offerings**

- Experienced and responsive underwriting specialists with expertise in casualty and environmental insurance programs
- Professional claims units with significant knowledge in, and dedicated for:
  - Casualty claims and litigation
  - Environmental claims and litigation

- Experienced risk engineering teams providing:
  - The capability to help companies identify, mitigate, and control physical, legal, and workplace risk
  - Cutting-edge risk engineering services that include on-site surveys, reviews of maintenance and safety procedures, and the evaluation of critical facilities and facility controls

## Why Chubb?













# GL Plus TM Casualty Commercial Auto Financial Lines Cyber Integrity+ Cyber Cyber

**Integrated Solution**Scalable and modular

What have we written lately?			
Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
Manufacturer of soaps, detergents, and waxes	<ul> <li>GL Plus™</li> <li>Umbrella</li> <li>Commercial Auto</li> </ul>	\$400,000	<ul> <li>One Chubb multi- line approach to the insurance program</li> <li>Pollution Discovery Cleanup extension</li> <li>Single policy combining general liability and pollution liability</li> <li>\$25M limit for lead umbrella</li> </ul>
Private equity merger of foam manufacturers	GL Plus <sup>™</sup> Primary     Commercial     Auto	\$350,000	<ul> <li>Flexible structure to facilitate separate umbrella placement</li> <li>Primary policy only</li> <li>Separate GL and PPL limits</li> <li>PPL includes all acquired facilities</li> </ul>
Chemical additives and coatings manufacturer	<ul> <li>GL Plus™ Primary</li> <li>Umbrella</li> <li>Foreign casualty</li> <li>D&amp;O</li> <li>Fidelity</li> <li>EPLI</li> </ul>	\$380,000	<ul> <li>Large retention on GL Plus™</li> <li>TPA Services through ESIS</li> <li>Coordinated domestic and foreign claims handling</li> </ul>



# Rediscover Commercial

chubb.com/rediscover



# CI Web App

appetiteapp.chubb.com



# **Appetite Guide**

chubb.com/us/ciappetiteguide

# Chubb. Insured.<sup>™</sup>

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.

<sup>&</sup>lt;sup>1</sup> 2016 National Underwriter Risk Manager Choice Awards

<sup>&</sup>lt;sup>2</sup> U.S. Census Bureau, Statistics of U.S. Businesses 2015

 $<sup>^3</sup>$  Bureau of Economic Analysis 2016  $\,$