Specialty Program Business

From Chubb

It’s Chubb. Or it’s Chance.
At Chubb, We’re Committed to Your Specialty Program’s Success

Who can possibly be as committed to your program as you are?

Good question.

The answer, some say, is a well-kept secret.


If you think of Chubb, then maybe you’re already doing a program with us. Or, if you aren’t, then perhaps you’re thinking you should.
Chubb’s reputation as a market for and trusted ally to individual middle-market and Fortune 1000 insureds is well-known. But for program business? Is that something new?

Not at all. In fact, Chubb has underwritten a wide range of solid programs for years. We offer unparalleled expertise in professional liability, executive liability, and commercial program coverages. Our experience has taught us that there are several keys to making a program successful:

- **Financial stability**—Chubb’s financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor’s and A.M. Best Company, the leading insurance rating services. Agents, brokers, and prospective customers often seek out our services because of our superior reputation. That reputation can add luster to your program and your agency.

- **Claims handling**—Our guiding philosophy in each and every claim settlement has always been to treat each insured the way we would like to be treated if we experienced the same loss—with integrity, empathy, promptness, expertise, and fairness. So we strive for cooperation and partnership with insureds to provide either a vigorous defense against meritless claims or a prompt and appropriate settlement where warranted. This commitment has earned us an enviable reputation from agents and insureds alike for outstanding claims handling.

“The relationship we have with our underwriters at Chubb Specialty Programs has been very rewarding. We have jointly developed a ‘collaborative’ underwriting process, which has been hugely successful both in terms of production and profitability. We discuss, debate, question, defend, cajole, agree, disagree, compromise, and ultimately concur on our underwriting course of action. In my 30-plus years in the program insurance business, I have never been a part of such a free-flowing underwriting process, but as our loss ratio attests, the process works. Needless to say, we highly value our relationship with Chubb Specialty Programs.”

—Bruce Brownyard, Brownyard & Co., Islip, N.Y.

Offers The BestGuard Plan®, a comprehensive general liability and errors and omissions liability policy for preferred-risk professional security companies.
“Chubb Specialty Programs is easy to work with. The underwriters understand and listen to the whole problem and then try to find a way to make everything right.”

—Ronni Swift, Arlington/Roe, Indianapolis, Ind.

Offers a number of nonprofit directors and officers liability and crime insurance programs to various state associations.

- **Flexibility**—We believe that another key to a successful program is fit, so we’ll customize a program to meet your needs, picking from literally thousands of individually tailored endorsements. We can offer you flexible options from a variety of program models, and we’re always open to new ideas.

- **Expertise**—We’ve painstakingly assembled an experienced team of people—specialists in underwriting, legal, claims, product development, information systems, and marketing—to support the programs we select. Our people have gained their experience in underwriting and claims, in the markets they serve, and even in the field as former program administrators.

- **Partnership approach**—We understand that starting up a program is an immense undertaking for a program administrator. That’s why our program team, led by an assigned program manager, strives to partner with you to create and nurture your program. Working together, we can make your program a success.

- **Commitment**—You’ll notice our commitment to your program in our open lines of communication, speed in returning calls, willingness to meet with you in your office, problem-solving mentality, reliable turnaround on submissions, creative coverage solutions, and joint business plan development.
“We made a difficult decision two years ago to move our program, but the decision became easier when the Chubb underwriters responded to our search. They showed the patience and technical understanding required to move effectively and professionally through the process. Their research and risk analysis was thorough and well-planned, giving us confidence in our selection. We knew we were entering into a long-term strategic partnership. Now, when we need assistance in coverage research, we are met with a ‘How can we help?’ We wouldn’t be where we are today without their support.”

—Peter Nielsen, Hilb, Rogal & Hamilton Co., Portland, Ore.

MGA of the Chapter 13 Program, offering errors and omissions liability coverage for court-appointed Chapter 7 and Chapter 13 bankruptcy trustees.

CHUBB WELCOMES YOU

Chubb’s appetite for program business is growing, but we are selective. We constantly search for the right program opportunities—local or national, exclusive or nonexclusive—that fit our core strengths and can be profitable.

To write a successful program, you need a trusted ally who is as committed to its success as you are. Think big. Think Chubb.

If you’re interested in learning more about Chubb’s program capabilities, email program-info@chubb.com or check us out on the Web at http://csi.chubb.com/products/program-biz-opps.asp.