

<p>Rated #1 </p> <p>Commercial Claims handling by Risk Managers¹</p>	<p>48 local branch offices in North America, with operations in 54 countries and capabilities in over 200 countries </p>	<p>52% </p> <p>of Americans turning 65 today will develop a disability serious enough to require Long-Term Care Services²</p>	<p>Healthcare spending in the U.S. grew 4.3% to \$3.3 trillion in 2016³ </p>
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The healthcare industry is at a crossroads involving new medical treatments, rapid advances in healthcare technology, a constantly changing regulatory landscape, evolving transparency requirements, and financial constraints. Chubb understands these changes and offers a wide range of insurance solutions specific to the healthcare industry.

Industry Expertise

- Deep expertise backed by more than 30 years of experience in healthcare
- Integrated, industry-specific insurance solutions across property, casualty, financial lines, accident and health, and professional liability
- Regional underwriting, claims, and risk engineering experts who understand the needs that shape the healthcare industry
- Experience working with a wide range of companies, from start-ups to global operations

Target Classes

- Long-term care
- Hospitals
- Outpatient medical facilities
- Managed care
- Physician groups
- Home health

Service Offerings

- Superior claims service with deep knowledge of complex healthcare loss events
- Team of risk engineers focused exclusively on helping healthcare companies identify, mitigate, and control physical, legal, and workplace risk
- Integrated clinical risk consulting and risk engineering services that provide holistic loss-prevention services
- Customized clinical risk services addressing a wide range of concerns facing healthcare organizations today
- Water damage assessments to help prevent or mitigate large losses
- Flexibility in delivering risk control solutions on-site, online, or via telephone consultations
- Infrared thermography analysis to identify hot spots without disrupting electrical services or business operations
- Hot works program review to help clients avoid fire loss during construction

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.

Medical Liability

Property

Equipment Breakdown

Builders' Risk

Environmental Liability

Auto

What have we written lately?

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
Continuing care retirement community	<ul style="list-style-type: none">• Medical Liability• Property• Auto• Builders' Risk• Pollution• Equipment Breakdown	\$850,000	<ul style="list-style-type: none">• Integrated loss control capability that assisted the insured's clinical risk management as well as loss prevention on a large construction project
Assisted living and nursing facilities	<ul style="list-style-type: none">• Medical Liability• Property• Auto• Crime• Equipment Breakdown	\$575,000	<ul style="list-style-type: none">• Property includes patient evacuation expense for an insured with exposure to hurricanes
Hospital	<ul style="list-style-type: none">• Medical Liability• Auto• Property• Equipment Breakdown	\$1,100,000	<ul style="list-style-type: none">• Competitive program for both Medical Liability and Auto• Clinical risk management and fleet safety services



Rediscover Commercial

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CI Web App

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Appetite Guide

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What have we paid lately?

- A skilled nursing facility suffered a small fire loss that generated an extensive amount of smoke damage. The facility closed for three months to clean up and decontaminate. After the facility was reopened, it took 13 months to become fully operational. Chubb fully indemnified the insured for \$1.5M of property damage and 16 month's loss of income.
- A resident at an insured's facility suffered 18 pressure ulcers. Chubb's claims unit attended early mediation and obtained a fair settlement of \$125,000. Settlements in that county for a single pressure ulcer event averaged \$150,000. Chubb's understanding of the underlying medical issues allowed for a much more favorable outcome.
- A pipe burst in a multi-story medical office, resulting in approximately \$200,000 of water damage to flooring. During restoration, the building inspector determined that the local construction code required that all of the floor joists in the office building be retrofitted, even joists not damaged by the water. Chubb responded to the loss or damage, the increased cost to comply with local construction code, and the resulting business income loss.

¹ 2016 National Underwriter Risk Manager Choice Awards

² U.S. Department of Health & Human Services

³ cms.gov 2016

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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