

Rated #1 Commercial Claims
Handling by
Risk Managers¹**48** local branchoffices in North America,
with operations in **54**
countries and capabilities
in over **200** countriesIntegrity+ by Chubb®
is the premier E&O
insurance product for life
science, technology, and
manufacturing companies88% of manufacturers
are reporting industry
changes, market developments,
and various other factors
contributing to an increased
need to purchase E&O and
Cyber insurance²

Life sciences, technology, and manufacturing industries differ but share a common exposure—a customer’s expectation that a technology product, an FDA-regulated drug or medical device, or a precision manufactured part or component meets customer specifications. While warranties or contractual remedies exist, they alone cannot replace the lost revenue or reputational damage due to an actual or alleged product or service defect or failure to perform. Backed by more than 40 years of experience handling complex claims, Integrity+ by Chubb® provides an integrated insurance solution for these dynamic industries.

Program Features and Benefits

- Financial injury due to a product or service defect or deficiency
- Financial injury due to a failure of a product or to perform a service
- Assumed liability in a contract
- Contractual obligation to pay privacy remediation expenses related to a product or service
- Flexibility in addressing performance delay exposures
- Separate First-Party Cyber Expense limits of insurance
- Cyber Liability and Destructive Programming Liability
- Intellectual Property Infringement, Disclosure Injury, and Reputational Disparagement Liability
- Scalable, enterprise-wide insurance available

Target Classes

Technology

- Technology products, solution providers and services
- Consultants, integrators, resellers
- Networking and telecommunication service providers
- Networking products and services
- Pre-packaged and customized software developers

Life Sciences

- Medical devices, pharmaceuticals, and biologics
- Analytical equipment and biotechnology products
- Contract Manufacturers
- Healthcare product development and clinical trial services
- Distributors and consultants
- Laboratories

Manufacturing

- Component Parts Manufacturers (CPM)
- Original Equipment Manufacturers (OEM)
- Consulting, installation, and system integration service companies
- Distribution, installation, or service maintenance
- Engineering or design services related to the delivery, use, or manufacture of the applicant’s products or services

Service Offerings

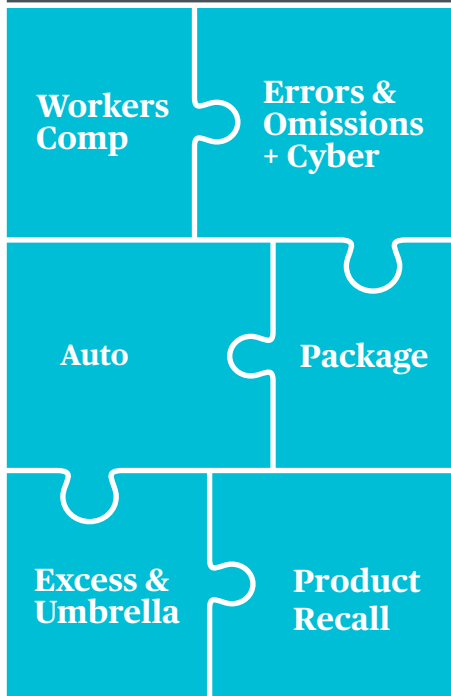
- Industry-specific dedicated underwriting, claims, and risk engineering
- Single point of access enhances efficiency and ensures continuity across multiple lines of insurance
- E&O risk engineering services specific to exposure evaluation and contractual risk management
- Pre- and post-breach services; signature services and cyber index/loss data services
- Claim business consultants to coordinate and deliver seamless service

Why Chubb?

Underwriting
ExpertiseTailored
SolutionsRisk Engineering
ServicesSuperior
Claims ServiceGlobal
ReachFinancial
Strength

Integrated Solution

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



What have we written lately?

Risk Description	Insurance Written	Approximate Premium	The Chubb Difference
A diversified manufacturer solution provider for auto, aviation, and transportation industries	Integrity+ by Chubb® with Advanced Manufacturing Extension, including Cyber	\$350,000	• Willingness to offer significant capacity; eliminated the need for multiple insurers • Pre- and post-cyber-related risk service to identify and manage data security exposures • Integrated casualty solution
Software for administration of healthcare benefits	Integrity+ by Chubb® with Technology Extension, including Cyber	\$55,000	• Competitive terms and conditions • An all-lines, one-carrier solution • Collaborative engagement with key decision makers
Site management organization running clinical trials	Integrity+ by Chubb®, GL and Healthcare Professional Liability	\$252,000	• Integrated casualty solution • Risk engineering engagement, including a review of contract risk management best practices



Rediscover Commercial

chubb.com/rediscover



Appetite Guide

chubb.com/us/ciappetiteguide



CI Web App

appetiteapp.chubb.com

What have we paid lately?

- A manufacturer embedded sensors and actuators into an automated process, providing end users with real-time production outputs and document quality control and helping manage inventory levels to optimize production. A data integrity concern emerged which led to a reduction in output for the manufacturer; this caused delays in the delivery of their products and costs overruns, for which they were sued by a large customer. Chubb worked collaboratively to investigate, defend, and resolve the lawsuit.
- The insured is a contract manufacturer. On behalf of an OEM, they manufacture, test and deliver completed market-ready medical devices for use in the U.S. and select overseas markets. A serious manufacturing defect was discovered after an abnormally high number of reported patient injuries, and the regulator ordered the OEM to initiate a Class I recall. Chubb's integrated liability response, which included products liability, product recall, and the OEM's financial injury, was essential in addressing the interrelated and complex insurance issues.
- A fintech firm provided a suite of fraud detection, analytics, and marketing software to a financial services client. A programming error by the fintech company became evident once the software was deployed by their customer. A hacker exploited a vulnerability which resulted in a breach. Chubb, leveraging its Cyber expertise, quickly assessed the fintech company's legal and contractual liabilities.

1. 2017 Advisen Claims Satisfaction Survey

2. National Center for the Middle Market Survey, June 2018

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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