

# Life Sciences: What we've written lately

We have the appetite, specialized expertise, insurance products, and services to help agents like you write more business and help protect your clients' operations.

Take a look at some accounts we have written with our agents for ideas on your next success with Chubb.

## Contract Research Organization Focused on Age Related Diseases with On-Site Clinical Trials and Vivarium Operations

<b>Coverage(s)</b>	Property, General Liability, Umbrella, Auto, Workers Compensation, Accident & Health
<b>Approx. Premium</b>	\$895,000
<b>Why Chubb?</b>	Insured had previous claims experience with Chubb and was confident in our loss handling process, mitigation abilities and speed. Supported by Risk Engineering, Chubb was able to offer Wildfire Capacity and a customized program to address their unique General Liability exposures. By leveraging strong broker and client relationships and superior claims servicing, Chubb won back the account with a comprehensive all-lines solution.

## Contract Manufacturer of Toothpaste and Sunscreen

<b>Coverage(s)</b>	Property
<b>Approx. Premium</b>	\$489,000
<b>Why Chubb?</b>	Faced with a non-renewal from their carrier and a tight three-week deadline, Chubb scheduled an onsite Risk Engineering visit within one week to review their facility. This proactive approach allowed Chubb to present a tailored quote promptly. The client appreciated our ability to underwrite quickly and commitment to providing an effective solution.

## Dietary Supplement Manufacturer

<b>Coverage(s)</b>	Auto, Package, Products-Completed Operations (PCO), Umbrella, Workers Compensation
<b>Approx. Premium</b>	\$450,000
<b>Why Chubb?</b>	The insured's current carrier did not provide Risk Engineering services for Workers Compensation, and their loss experience was deteriorating which resulted in a negative impact on their experience modification rate and a non-renewal notice. The insured was looking for a stable risk management partner, along with the insurance policies. Chubb delivered, providing a dedicated Risk Engineer and Claims Business Consultant for the client.

## Generic Pharmaceutical Manufacturer of Injectable Products

<b>Coverage(s)</b>	Products-Completed Operations (PCO)
<b>Approx. Premium</b>	\$150,000
<b>Why Chubb?</b>	The insured needed a higher liability limit of \$15M, surpassing what their current carrier and others could provide. Chubb's flexibility on terms allowed us to present a competitive option tailored to their needs. The broker valued past experiences with our underwriter, knowing they could rely on exceptional responsiveness and service, not just during the negotiation, but throughout the entire policy term.

## Manufacturer of a Medical Device for Neurological Imaging

<b>Coverage(s)</b>	Errors & Omissions (E&O), Products-Completed Operations (PCO), Property, General Liability, Umbrella, Package
<b>Approx. Premium</b>	\$85,000
<b>Why Chubb?</b>	The insured chose Chubb because of our comprehensive Property offerings, which include an unlimited period of indemnity for business interruption. The client was also comforted by our global capabilities, the simplicity of our admitted coverage offering and our commitment to providing assistance should a claim occur overseas.

## Contract Research Organization Supporting Life Sciences Companies to Commercialize Their Product or Service

<b>Coverage(s)</b>	Property
<b>Approx. Premium</b>	\$50,000
<b>Why Chubb?</b>	A new client of the agent needed property coverage tailored for a CRO, including spoilage protection. Chubb mobilized Risk Engineering to conduct a property survey and provided terms within just a few days. Due to the amount of Life Sciences accounts Chubb has written and risk engineered over the years, we can efficiently and effectively survey and quote new business accounts.

## Medical Device Company with Clinical Trials

<b>Coverage(s)</b>	Foreign Clinical Trials
<b>Approx. Premium</b>	\$35,000
<b>Why Chubb?</b>	Client leveraging WORLDcert, Chubb's global insurance platform that offers tailored cover for businesses operating internationally, ensuring compliance with local regulations and simplifying multinational insurance management. This was more efficient compared to using London wholesalers to place foreign clinical trials. Chubb also demonstrated consistency in claims handling across multiple countries and regulatory awareness, which helped the broker feel more comfortable when placing local admitted policies.

## Tissue Distributor Focused on Various Types of Allografts/Biologics

<b>Coverage(s)</b>	Products-Completed Operations (PCO), Health Care Professional Liability (HCPL) and General Liability
<b>Approx. Premium</b>	\$27,000
<b>Why Chubb?</b>	Both the insured and agent were impressed with the expertise Chubb had in the tissue space and our ability to write all lines. This structure was more organized and convenient for the insured.

## Ready to sell Chubb?

Visit our [website](#) for more information about Chubb's insurance solutions for the Life Sciences Industry.

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](http://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. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is one of the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.