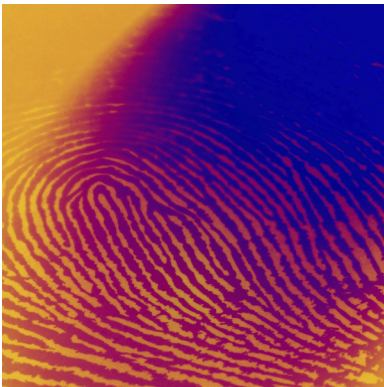




ForeFront Portfolio 3.0SM Crime Insurance

You've known your operations manager for years.
She'd never steal from you. Right?



Employee fraud is a fact of business life in even the best-managed companies, and it can be costly. A fraud scheme by a "trusted" employee may cost hundreds of thousands of dollars—or more.

Even if your company conducts new-hire background screenings, employs fraud detection systems, segregates financial duties, and educates employees on how to detect fraud, it may still be vulnerable.

According to the *Chubb 2010 Private Company Risk Survey*, 18% of private company executives said that employee theft would cause *the most financial damage* to their company.

That's why Chubb created *ForeFront Portfolio 3.0SM Crime Insurance* specifically for private companies like yours.

Why your company needs crime insurance:

- Workplace fraud is commonplace, and your company can be victimized by anyone—even a "trusted" employee.
- A fraud scheme could go undetected for years and cost hundreds of thousands of dollars or more. It's difficult to absorb that kind of financial impact without feeling dramatic, even devastating effects.
- Smaller companies often are more vulnerable to fraud because they may lack financial or inventory controls that larger companies typically employ.

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**U.S organizations lose 5%
of their annual revenue to fraud.**
—Association of Certified
Fraud Examiners (2010)

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ForeFront Portfolio 3.0 Crime Insurance access to optional risk management services

(where permitted):

Employee background investigations.

Crime risk survey and assessment services.

Anonymous employee reporting service.

Free *Guide to Preventing Workplace
Fraud* booklet.

Chubb Conducts Research on Private Companies to Better Understand Your Needs

We cultivate a deep understanding of private company needs through the biannual *Chubb Private Company Risk Survey*, the only survey of its kind in the industry.

ForeFront Portfolio 3.0 Crime Insurance

Helps protect against a broad range of fraud losses:

- Employee theft.
- Premises and in-transit loss.
- Forgery.
- Computer fraud.
- Funds transfer fraud.
- Money orders and counterfeit currency fraud.
- Credit card fraud.

Broadened definition of "employee" includes:

- Directors and officers.
- Full-time, part-time, seasonal, leased, and temporary employees.
- Contractual independent contractors.
- Volunteers.

With additional advantages:

- Our private company underwriters are positioned throughout the United States and are experienced in a broad spectrum of industries.
- Where permitted, loss prevention services to help reduce losses.

Key Features

Chubb's *ForeFront Portfolio 3.0 Crime Insurance* policy offers some of the broadest coverage features available in the marketplace. In addition, where permitted, customers gain access to the following optional services:

Five free employee background investigations, with discounted rates thereafter, from Proforma Screening Solutions.

A 10% discount on crime risk survey and assessment services from Lowers & Associates.

An anonymous employee reporting service from Ethical Advocate, online only reporting free for the first year (or online plus call center discounted 50% for the first year) with a 50% reduction in the set-up fee, and offered at a discounted rate (up to 25%) for subsequent years.

Why ForeFront Portfolio 3.0?

A long-time leader in providing insurance to private companies, Chubb created *ForeFront Portfolio 3.0 Crime Insurance* as one of a suite of nine insurance coverage parts under *ForeFront Portfolio 3.0*.

The coverage parts in *ForeFront Portfolio 3.0* work as standalone policies or seamlessly together in order to minimize gaps and reduce overlaps in insurance coverage.

For more information, contact your insurance agent or broker or visit us online at www.chubb.com.

Why Chubb?

Since 1975, we've devoted ourselves to helping to protect private companies like yours. We were a pioneer in providing privately owned companies with an integrated insurance solution to address their professional and management liability exposures.

We cultivate a deep understanding of private company needs through the biannual *Chubb Private Company Risk Survey*, the only survey of its kind in the industry.

Our reputation for experienced, fair claims handling and superior service offers you additional peace of mind.

Our financial stability and ability to pay claims rate among the best in the insurance industry.



Chubb Group of Insurance Companies | www.chubb.com

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policy as issued. Chubb, Box 1615, Warren, NJ 07061-1615.

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