

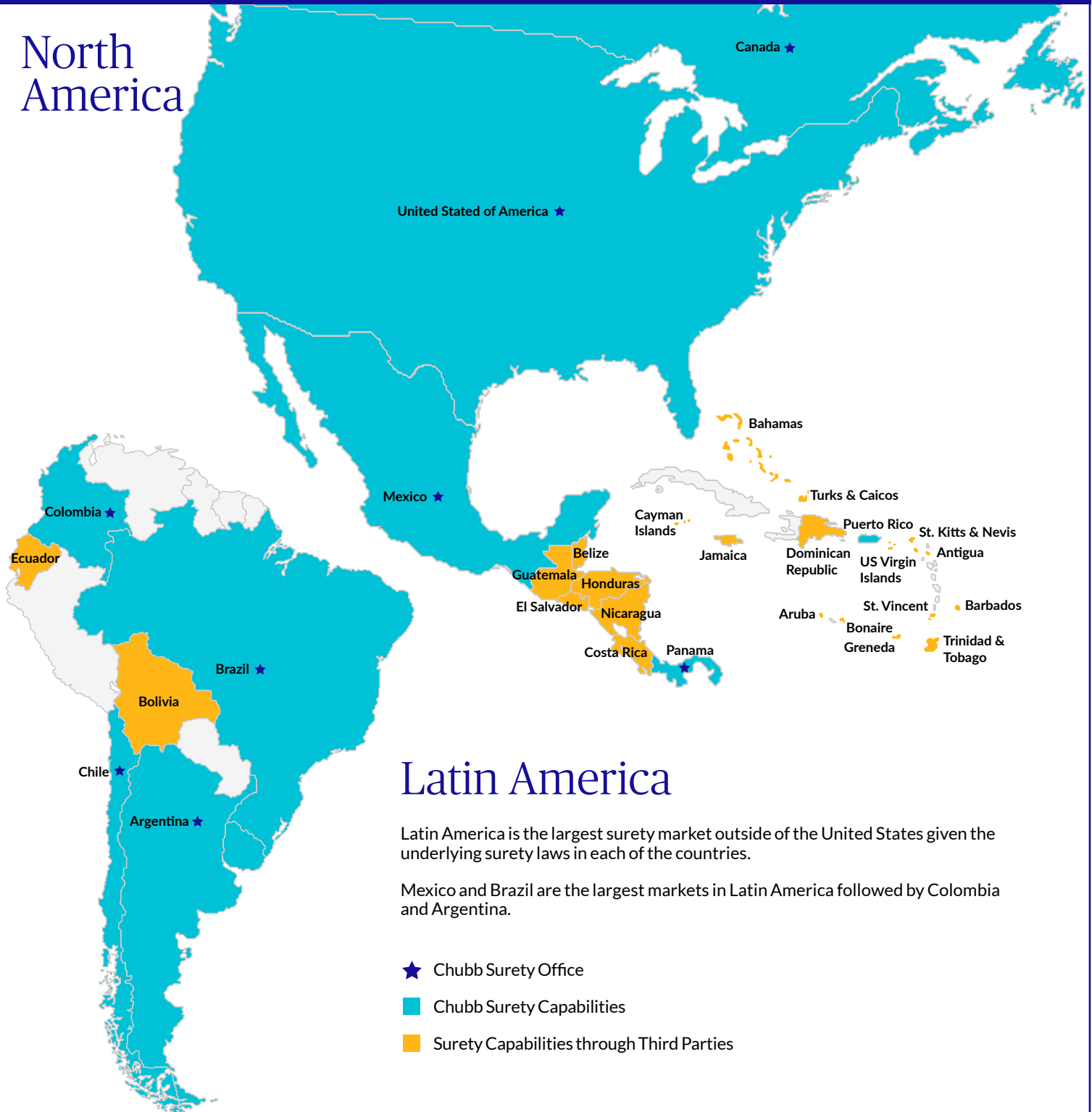
# Chubb Surety: International Operations & Capabilities

Chubb is a world leader in insurance and surety. With capabilities in 50+ countries and territories and 140 years of surety experience, Chubb is uniquely qualified to meet the needs of our surety customers globally.

Through our global network of Chubb offices and dedicated external partnerships, Chubb Surety has unparalleled international expertise and bond execution capabilities throughout the world. Explore the 45+ countries and territories below where Chubb has Surety capabilities.

For surety inquiries involving international companies or bond needs, please contact your local Chubb Surety office for a consultation.

## North America



## Latin America

Latin America is the largest surety market outside of the United States given the underlying surety laws in each of the countries.

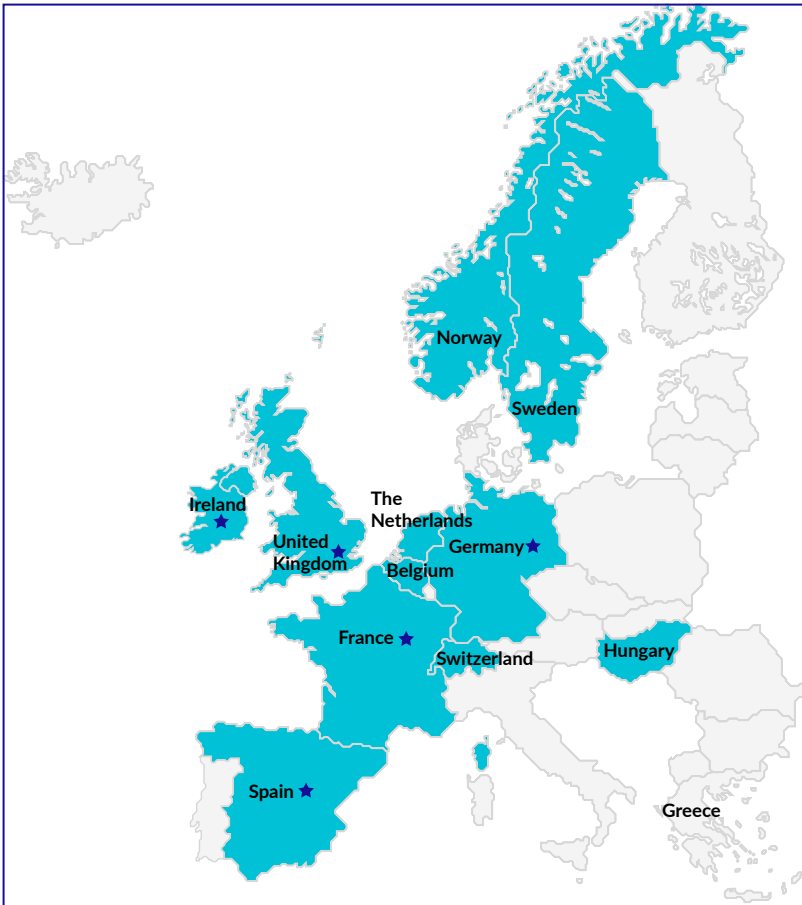
Mexico and Brazil are the largest markets in Latin America followed by Colombia and Argentina.

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- Chubb Surety Capabilities
- Surety Capabilities through Third Parties

# Europe

Europe is primarily a bank guarantee market. Surety bonds are more readily recognized in the United Kingdom than in other European regions or countries except for Italy.

Surety bonds in Europe can either be conditional or pay on demand, depending on the beneficiary's requirements. Contract bonds tend to be a percentage of the contract value.

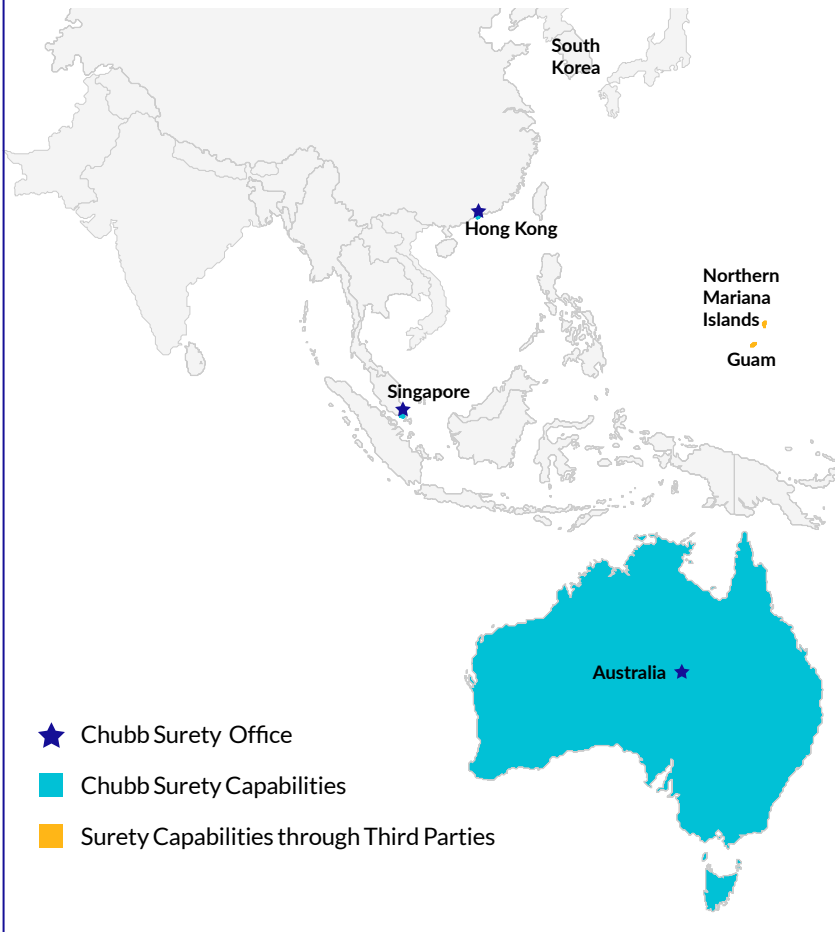


# Asia Pacific

The Asia Pacific region is dominated by bank guarantees.

Australia does have a developed surety market. All bonds in Australia are pay on demand with a very short pay period.

The region is heavily dependent on trade and trade expectations generally drive growth.



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Surety resources and regulations in each market are subject to change. Contact your local Chubb representative to confirm availability of surety bonds in each market. 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. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Halls Mill Road, Whitehouse Station, NJ.