

# Claims: The Chubb Difference

CHUBB®



## Peace of Mind

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The true measure of an insurance company is how it responds to and manages your claim. Chubb's claims service offers you peace of mind in knowing that your claim will be handled fairly, swiftly, and professionally.

## The Chubb Difference

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Chubb's guiding claims principle has been to treat each client the way we would like to be treated if we were to experience the same loss - with integrity, empathy, promptness, expertise and fairness.

We continue to honour these principles through a commitment of hiring and retaining claims professionals renowned in the industry for their technical expertise and thought leadership. Chubb claims examiners have the experience to understand your concerns. We explain every step of the claim settlement process, provide guidance throughout, and work to settle claims quickly and equitably. This is the Chubb difference.

## Our Reputation

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How we are remembered for settling claims is as important as the coverage we provide – it is the time when we deliver on our promises. To make the process as easy as possible for everyone involved we endeavour:

- To contact clients the same day that the loss is reported.
- To issue payment within 48 hours of settling a covered loss.
- To treat our clients fairly, with empathy and courtesy.

## Superior Service

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Our claims personnel are dedicated to providing clients with the best claims service in the industry. Throughout the year, we survey clients on their claim experience and consistently receive "superior" satisfaction ratings.

*“This is quite remarkable service! I reported the claim on Monday and the cheque was issued on Thursday. I can tell you, as hard as we tried, we never gave this kind of claim service when I was President of a large P&C Insurer in Canada. I suppose this is one more reason I am with Chubb.”*

The above referenced client testimonial is reflective of the close relationships created between our clients and our team of claims professionals who provide unparalleled service across Canada. At Chubb you're more than a claim. You're our client.

The Personal Risk Services team facilitates and settles approximately 15,000 claims per year with a highly satisfied 96% satisfaction rating. Why would you trust the insurance of your most valued possessions to any other company?

### **What Have We Paid Lately?**

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Our client purchased a new home and commenced major renovations to replace the kitchen, windows and bathrooms. The renovation work was 99% complete and our client was scheduled to move into the home that same week.

However, a large fire broke out in the electrical room causing extensive damage to the newly renovated home.

Given that the renovations were essentially complete, the client had sold the home she was currently living in. Shortly after the loss, Chubb negotiated additional living expenses settlement that compensated the new buyer (who was on an extended vacation) and allowed our client to remain in her home while the repairs were being completed.

The damage to the home was extensive, totaling \$1,360,000 including the balance owed on the original restoration work and designer fees. The client was grateful for the help of the Chubb adjuster while dealing with such a difficult loss.

### **Cash Settlement Option**

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Chubb does not require a client to rebuild their home or replace their contents. They will almost always have the option to take a cash settlement and use the money as they see fit.

### **Claims Payments**

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To ensure speed in both acknowledging and paying your claim, Chubb has a claims operations team that processes and pays invoices and issues settlement cheques within 48 hours of approval.

Our Canadian call centre, located in our Toronto office with access to management and the claims team, answers approximately 40,000 inquiries per year in both French and English. At Chubb, even the most complex questions are answered promptly and professionally.

### **Global Network**

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Our Claims Examiners are experts in the handling of specialized, complex claims. Chubb has both domestic and international claim handling capabilities in 54 countries and the ability to work with our global claims network.

You can report a loss or submit a claim by contacting your broker or by contacting us directly.

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## **Chubb. Insured.<sup>SM</sup>**

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). In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, 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.