

Chubb Service Standard Expectations

Independent Adjusters



Activity	Service Standard
Insured Contact	<ul style="list-style-type: none"> Independent adjuster contacts the insured same day of assignment to discuss details of the loss and next steps required to assess the damages
Site Inspection	<ul style="list-style-type: none"> Independent adjuster schedules appointment with the insured for a site inspection within 2 business days of contacting the insured During site inspection: <ul style="list-style-type: none"> Assess and document the extent of the damages/scope and determine the cause of loss
Site Inspection (Fire, Large Loss)	<ul style="list-style-type: none"> Independent adjuster schedules appointment with the insured for a site inspection the same day of assignment During site inspection: <ul style="list-style-type: none"> Assess and document the extent of the damages/scope and determine the cause of loss
Preliminary Update	<ul style="list-style-type: none"> Provide and update either verbally or by email to the Chubb Examiner confirming: inspection date, mitigation status, cause of loss and potential exposure within 3 days of inspection
First Report	<ul style="list-style-type: none"> Submit first report to Chubb Examiner within 21 days of inspection, documenting the cause of loss and scope of the damages Provide Chubb Examiner with any reports from experts engaged to assist with assessing the cause of loss and scope of damages
Reserving Recommendations	<ul style="list-style-type: none"> Independent adjuster provides Chubb Examiner with reserving recommendations, rationalized and supported by estimates within 21 days of assignment
Proactive File Management	<ul style="list-style-type: none"> Action plans documented with accompanying time line

Interim Reports	<ul style="list-style-type: none"> Independent adjuster provides Chubb Examiner with interim reports including updates on outstanding items to be addressed to move towards resolution every 30 calendar days
Managing Insured's Expectations	<ul style="list-style-type: none"> Independent adjuster frequently communicates with the insured to manage the insured's expectations every 21 days or sooner depending on the issues
File Open Greater Than 90 days	<ul style="list-style-type: none"> Establish plan of action to finalize claim agreeable to Examiner
Return of Telephone Calls	<ul style="list-style-type: none"> Independent adjuster to return telephone calls within 1 business day
Reply to Correspondence	<ul style="list-style-type: none"> Independent adjuster to reply to correspondence within 2 business days
Interim Payment Requests	<ul style="list-style-type: none"> Independent adjuster to request interim payments within 1 business day of agreement
Examiner Escalation*	<ul style="list-style-type: none"> Within 1 business day

*Examiner Escalation

- Mitigation has not started within 24 hours or Insured refuses to take steps to mitigate
- If insured cannot be reached in 3 days
- Exposure is estimated to be in excess of \$50,000
- Potential coverage issues have been identified

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