

## Why Chubb Claims?

A convenient interruption in business does not exist. Our Chubb Claims team brings a deep and technical understanding of your business, as well as a service commitment to go above and beyond to protect your company's culture, assets and exposure to risk. Rest assured, should you suffer a covered event or lawsuit, we'll be ready—working as hard for your business as you do.



### Expertise & Alignment

We align our experienced, talented and technically knowledgeable claims specialists to the needs of each claim we service. We **processed over 661,000 new claims in 2020\*** and we handle each claim thoroughly and with care ensuring we educate and guide our clients through the claim process every step of the way. We take pride in our industry leading accolades while at the same time we constantly review client feedback and act on areas of opportunity and improvement to help ensure a positive client experience.

## Industry Leading Accolades & Client Feedback



**96%** of Chubb Claims clients with a paid claim are highly satisfied with their claims experience.\*\*



### 2020 Advisen Results (North America)

**#1** Rated in Property by Brokers, **#1** Rated in Management/Professional Liability by Brokers, **#1** Rated in Primary Casualty by Risk Managers, **#1** Rated in Cyber by Brokers.

## Scale



### National Claims Centers

We have 3 claims service centers that serve the entire country from taking first notice of loss to adjusting claims across all product lines. In response to CAT events, we have the advantage of scale, including setting up command centers in the areas that are directly impacted - having field presence with service center support enables us to be prompt and nimble.



### Dedicated and Experienced Staff

**2,100 claims** professionals serving clients in North America alone.



### Chubb Trusted Service Network

**Over 3,000** trusted service providers with prompt client response.

## Digital Claim Service Options



From mobile estimate applications and simple claims processing to convenient and secure electronic payment options for covered claims to get claims payments to our clients faster. Availability is based on location and loss type.

## Dedicated CAT Team



We prepare for catastrophic events all year round to help ensure no matter the size or scope of the event we have Chubb Claims Handlers serving on our CAT team ready to respond. Using virtual services, satellite images, drone technology and other digital means allows us to keep clients safe while assessing damage and expediting the claim process.



## Risk Management Account Claim Resources

**Claims Business Consultants** – Account specific managers averaging 20 years’ experience with **50%** of them having a JD and/or other claim designations.

### Relationship Focus



**A Dedicated Senior Claims Executive in Each Region** – Clients/ Brokers always have one point of contact for each region and all lines of business.



### Industry Thought Leaders

Quarterly reports issued externally focusing on key trends in topical areas such as cyber exposures and issues tied to healthcare trends in workers compensation with recommendations for how to stay ahead of the exposures.

### House Counsel



**17** law offices throughout U.S. & Canada with qualified, specialized and experienced attorneys achieving better results at lower costs than private firms.

**94%** of clients surveyed are highly satisfied with their legal House Counsel representation and service.\*\*\*

### Special Investigations Unit (SIU)



Chubb uses the most current technology and methods in its efforts to detect and resist fraudulent claims.

Chubb’s SIU team is called upon to examine over

**6,000** potentially fraudulent claims per year at no additional charge to clients. This ultimately keeps premiums lower.



### Risk Management Platform

We utilize risk management tools to download and sort complicated loss data in real time, through standard and customized reports, equipping clients with valuable insights to take action on managing and mitigating risk.

## Data & Analytics

**Chubb 4D** – Chubb Claims has made substantial investments in predictive analytics technology and resources. Our dedicated and growing team of professionals is experienced in modeling, mining and translating data. The result? Faster resolutions, decreased claim costs and fewer cases that require litigation for our clients. Examples:

**\$25K**

average savings per fraudulent Worker’s Compensation (WC) claim

**13%**

decrease in WC Medical only claims that escalate into lost time, thus saving **\$35,000** per claim

**10%**

decrease in litigation of Bodily Injury claims, saving an average of **\$78,000** per claim

\*Scores are for personal lines and commercial combined for client surveys conducted by Chubb over a 12 month basis as of September 2020.

\*\*Scores are for personal lines and commercial combined for client surveys conducted by Chubb over a five year period (2016-2020).

\*\*\*Scores are for personal lines and commercial combined for client surveys conducted by Chubb averaged over a three year period (2018-2020).