

Claims: The Chubb Difference

CHUBB®



The true measure of an insurance carrier is how it responds to and manages your claim. We understand that when you buy insurance, you're really buying peace of mind.

Since Chubb & Son's inception in 1882, Chubb's guiding claims principle has been to treat each customer 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. This team confidently stands behind these principles at the time of a loss, when our customers need us most. This is the Chubb difference.

The Chubb claims team has staff across Canada with offices in Montreal, Toronto, Calgary and Vancouver. We can work with our insureds to resolve claims for the following lines of business:

First Party Claims

**Personal Risk, Commercial Lines
Property and Auto Physical Damage,
Boiler & Machinery, Marine,
Entertainment, Mortgage Impairment,
Collector Car, and Accident & Health**

*"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 customer testimonial is reflective of the close relationships created between our insureds and our team of claims professionals who provide unparalleled customer service across Canada. The First Party team facilitates and settles approximately 15,000 claims per year with a highly satisfied 96% customer satisfaction rating. Why would you trust the insurance of your most valued possessions to any other carrier?

Financial Lines

D&O Public and Private, EPL, Cyber, Media, Fiduciary, Crime, K&R, E&O, Reps & Warranties, Side A/DIC, FI/VCAP

What happens if you or one of your directors or top executives is sued after a massive stock drop?

What happens if hackers penetrate your company's network and steal your most valuable intellectual property?

These questions are reflective of claims our professionals handle on a daily basis. Our claims team has significant experience handling large exposure D&O claims against Canadian insureds locally and globally. It is this experience that gives our sophisticated commercial insureds and their boards of directors' invaluable peace of mind in the claims handling process.

This peace of mind comes from the following:

- handling of claims internally by bilingual Canadian examiners who are available to meet and discuss your claim at any stage which, in turn, develops an integral partnership with our insureds and assists in the resolution of claims;
- the team's local expertise with offices in Montreal, Toronto, Calgary and Vancouver;
- access to a preferred list of the most respected legal counsel across the country for duty to defend policies and examiners with strong working relationships with legal counsel on reimbursement policies;
- knowledge of mediators and the mediation process;
- the ability to respond to difficult coverage issues quickly and with transparency; and
- a dedication to training and sharing claims trends and legal issues.

Casualty

General Liability E&O, Environmental, Umbrella

The Casualty team has the capacity, depth of knowledge and in-house staffing resources to provide superior and flexible in-house claims handling solutions to suit any of our insureds' needs, whether it is handling a large frequency driven account or assisting a small commercial insured with its risk mitigation tools. The Casualty team is comprised of claims handlers with skills across all lines of commercial insurance, including niche areas such as the following: Oil & Gas, Environmental Site Liability, Life Sciences E&O and Technology.

Our claim examiners partner with our insureds to tailor flexible claims solutions, such as the following:

Multi Line Claims Liaison

Dedicated in-house Chubb examiners who oversee all of a particular insureds' claims, across all lines of Chubb business, so there is one direct line of contact within Chubb.

Business Consultant

Associates who put together special programs for our insured to monitor the erosion of self-insured retentions, negotiate rates with vendors and counsel, maintain all indemnity and vendor records for easy access during litigation, and tracks claims and loss runs.

In-House Counsel

In-house lawyers who litigate casualty claims on behalf of our insureds and who are highly respected in the industry for their integrity in the handling and negotiation of claims. Chubb counsel can also meet with our insureds to discuss the litigation process and educate on legal trends to assist our insureds with risk mitigation and loss control.

Operations

Paying and Processing for the Claims Team

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.

If our insureds have an inquiry, our Canadian call centre, located in our Toronto office with access to management and the claims team, has an industry record dropped call rate of 2% which ensures that you will not be kept waiting when you have an urgent inquiry.

Contact Information

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Chubb. Insured.SM

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