

# Chubb Service Standard Expectations

## Field Adjusters

CHUBB®

Activity	Service Standard
Insured Contact	<ul style="list-style-type: none"> <li>Adjuster contacts insured same day of assignment to discuss details of the loss and next steps required to assess damages</li> </ul>
Mitigation	<ul style="list-style-type: none"> <li>Adjuster confirms with insured if any mitigation contractor has been engaged, and if so what work has been completed same day of assignment</li> <li>If no contractor has been engaged, adjuster offers insured preferred mitigation contractor same day of assignment</li> </ul>
Site Inspection	<ul style="list-style-type: none"> <li>Adjuster schedules site inspection with insured, within 48 hours of contact</li> <li>During site inspection:</li> <li>Adjuster assesses and documents the extent of the damages/scope and determines the cause of loss</li> <li>Adjuster communicates to insured; coverage, applicable limits, possible exclusions verbally or in writing</li> <li>Adjuster determines if additional experts are required to establish cause of loss and/or scope</li> </ul>
Estimate/Loss Evaluation	<ul style="list-style-type: none"> <li>For building damages, adjuster completes an estimate within 48 hours of initial inspection and provides a copy to the insured via mail or email</li> <li>If the insured has engaged a contractor and has an estimate, adjuster reviews contractor estimate against adjuster estimate and reviews with insured</li> </ul>
Settlement/Payment	<ul style="list-style-type: none"> <li>Adjuster to make offer of settlement verbally and in writing no later than 48 hours from when settlement amount agreed on</li> </ul>
Service & Communication	<ul style="list-style-type: none"> <li>Action verbal and written correspondence within 24 hours</li> </ul>
Supervision	<ul style="list-style-type: none"> <li>Supervisor review 10 days after assignment and 30 days thereafter</li> <li>Supervisor reviews adjuster requests within 24 hours to provide guidance to move towards resolution of claim</li> </ul>

\*Adjuster Escalation to Broker

- Customer complaint
- Coverage/Quantum Dispute
- Inability to contact customer

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

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