

Frequently Asked Questions

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Note: We will continue to make updates to this document as new information is available to share, so please check back often.

General Questions

Are there any disruptions to the way that Chubb conducts business at this time?

No, we are not experiencing disruptions in providing service to our clients, agents and brokers. Chubb employees are working remotely, conducting business as usual and we are available to assist you.

Have any of your accounting processes or workflows been altered because of responses to COVID-19?

No, Chubb is fully operational during this time and clients, brokers and agents should see no changes in our accounting process or workflows.

How can I continue to educate my team of agents and brokers?

Chubb Agency Education can still address learning gaps for agents and brokers with a robust calendar of virtual programming and innovative platform offerings. [Click here](#) or visit chubbeducation.com to find out more.

Who can I contact if I have additional questions?

Appointed agents and brokers can visit their local Chubb agent/broker resource center for quick links to our marketing and underwriting contacts, product information and updates from our business divisions and customer segments, sharable marketing resources and more:

- [Mid-Atlantic](#)
- [Midwest](#)
- [New York](#)
- [Northeast](#)
- [Pacific North](#)
- [Pacific South](#)
- [Southeast](#)
- [Southwest](#)

For agents who work through our Chubb Access program, contacts, product information, training and more can be found at:

- [Chubb Access](#)

Policy/Account Management

How will Chubb handle cancellations for non-payment for their clients? Has Chubb developed any position or policy regarding insureds having difficulty paying premiums due to businesses having to temporarily close? Will you allow for an extension to pay?

Chubb understands that many of our policy holders have been severely impacted by the events surrounding COVID-19, and we are committed to working with them to make accommodations based on their specific situations. Our number one priority is to help our clients minimize any disruption. As always, we will be looking for ways to accommodate our insureds in alignment with guidance provided by state regulators.

For our commercial clients, Chubb will be offering a voluntary 60-day hold on cancellation and nonrenewal notices for all of its U.S. and Canada insureds that advise they cannot pay their

premiums due to events related to coronavirus except where a longer period may be required by regulatory order. For commercial insureds interested in requesting this accommodation, they can either contact Chubb directly, or work through their brokers and agents. We will continue to bill premiums but will not cancel for non-payment, nor will we assess late fees during this hold, which began on March 23, 2020.

In all cases, we will make sure that we are providing accommodations to our insureds where we are required to do so, in compliance with all applicable regulatory guidance. This includes longer moratoriums on cancellations where specifically required.

Have any of your accounting processes or workflows been altered because of responses to COVID19?

No, Chubb is fully operational during this time and clients, brokers and agents should see no changes in our accounting process or workflows.

Who can I contact if I have questions with premium billing and collections?

Commercial Collections

- Agency Billing: Call the Collections Shared Service center at 1-800-323-6129 or email CollectionsSharedServiceCenter@chubb.com.
- Direct Billing Customers: Call Direct Billing Customer Service at 1-800- 372-4822 or email pasc-direct-bill@chubb.com.

Small Commercial

- Small Commercial Customers: Call Small Commercial Billing at 1-833-550-9660 or email SCIBilling@chubb.com.

Personal Lines

- Agency Billing: Call the Collections Shared Service center at 1-800-323-6129 or email CollectionsSharedServiceCenter@chubb.com.

How can my agency sign up for Electronic Fund Transfers (EFT) for direct-bill commission payments?

Complete the enrollment form on our agency portal @chubb, and Chubb will deposit monthly commission payments directly into the bank account provided. To ensure the confidentiality of banking information, the enrollment process can be completed by individuals designated with the “principal” or “accounting specialist” roles for @chubb. Learn more and receive easy-to-follow enrollment instructions in this [downloadable information sheet](#).

Underwriting

Are renewals still “business as usual”?

Yes, our renewal processes remain the same. We will continue to review and address all renewal issues on a case-by-case basis.

Will you continue to non-renew policies?

Non-renewals for reasons unrelated to COVID-19 will continue (e.g. loss activity) in the normal course of business. Please contact your underwriting or regional marketing contact to discuss individual accounts in greater detail.

We will adhere to any applicable directives issued by state regulators regarding non-renewals.

How is Chubb handling risk engineering during this time?

Our top priority is servicing agents, brokers and our clients. Chubb has made some modifications to its Risk Engineering Service protocols that enable us to continue meeting the needs of our agents, brokers and clients in a timely manner.

- **Virtual risk assessments are being offered for clients within North America.** As part of our updated process, risk engineers are requesting information from clients and may request additional information from you beforehand to aid in preliminary risk assessments and prioritize recommended actions. In certain instances, our risk engineers may decide to conduct in-person inspections at a future date.
- **Virtual client services will be offered for clients within North America.** As part of the process, risk engineers will partner with agents, brokers and our mutual clients to offer virtual risk management services, such as Water Mitigation, Ergonomics, Risk Management Assessments, Business Continuity Planning, etc. We may recommend scheduling an in-person inspection at a future date.

How has Chubb revised its underwriting approach for small commercial clients with recent or upcoming renewals?

As part of a support program designed to help ease the financial burden of the COVID-19 pandemic on its small business clients in the United States, Chubb announced that for its U.S. small business clients whose policies renew between April 1 and August 1, 2020, they will receive an automatic 20% reduction in the sales and payroll exposures used to calculate their premium, as well as a 15% reduction in liability, collision, and medical payment premiums for their commercial auto insurance.

In addition, Chubb will purchase \$1 million in gift cards from small business clients around the country, which will be donated to healthcare workers and other first responders on the front lines of the pandemic in our communities.

Read more details in our [announcement](#).

Claims

Are there any changes to claims reporting?

No, all of our claims networks and supporting systems are fully operational.

Chubb's Claims Service Centers are handling incoming calls and customer inquiries as always. Claims adjusters are continuing to provide timely customer responses and are able to conduct inspections through digital tools as necessary. We also offer various electronic payment methods for the convenience of our clients. And as always, we continue to work with our trusted service providers to deliver the best possible service.

How do I report a claim?

Clients, agents, and brokers should continue to report claims through available digital channels or over the phone. We have dedicated claims representatives available 24/7. You can view claim reporting options [here](#).

While we will still be able to receive requests through traditional mail, we encourage you to submit claims through the available electronic options and to correspond with your claim adjuster through electronic methods for faster responses.

Systems and Technology

Where can I access my policy documents?

Access policy documents – Insured and Producer copies via Business Policy Detail on [@chubb](#)

- Quick Links or the Main Menu under Business → Manage and Service Accounts → Account Management and Inquiry
- PaperFree Capabilities and Enrollment Instructions for **Insured** copies, please refer to the following [FAQ document](#)
- PaperFree Capabilities and Enrollment Instructions for **Producer** copies, please refer to the following [FAQ document](#)

Where can I view bills online?

View Bills via the Direct Bill Info Center on [@chubb](#)

- Quick Links or the Main Menu under Business → Manage and Service Accounts → Account Management and Inquiry

Where can I go if I am unfamiliar with @chubb or have forgotten my login information?

For more information regarding all the capabilities available on @chubb, [click here](#) or visit: <https://www.chubb.com/us-en/@chubb.aspx>. Access @chubb [here](#), or at www.chubb.com/@chubb.

Forgotten your login information, need information regarding your agency administrator contact, or need other assistance? Please feel free to contact the eBusiness Help Desk: 1-877-747-5266 and selection option #2 or email ebusinesshelp@chubb.com. Analysts are available Monday thru Friday, 8:30 a.m. – 6:00 p.m. EST. After hours support is available for critical issues.

@chubb Help Desk details:

- **Personal Lines Agents:** Call the Agency Support Team at 1-866-324-8222 and select option #1 or email agency-support@chubb.com. Agents may also use the [Contact Us](#) feature in My Resources (you must be logged in to @chubb to access this feature).
- **Personal Lines Customers:** Call the Customer Care Team at 1-866-324-8222 and select option #2 or email customer-care@chubb.com. Available during normal business hours.
- **Commercial and Accident & Health Agents or customers:** Call the eBusiness Help Desk at 1-877-747-5266 and select option #2 or email ebusinesshelp@chubb.com. Analysts are available Monday thru Friday, 8:30 a.m. – 6:00 p.m. EST. After hours support is available for critical issues.
- **Commercial Insureds:** Call the eBusiness Help Desk at 1-877-747-5266 and select option #2 or email ebusinesshelp@chubb.com. Analysts are available Monday thru Friday, 8:30 a.m. – 6:00 p.m. EST. After hours support is available for critical issues.

How do I process quotes or modify policies?

For small business accounts, access [Chubb Marketplace directly](#) or for any sized account visit [@chubb](#): Main Menu under Business → Manage and Service Accounts → Quote and Modify

Access other Quote Capabilities on [@chubb](#), including [u.writer](#), *DecisionPoint*, *Worldcert*, *Chubb Surety Marketplace*, and more.

- Main Menu under Business → Manage and Service Accounts → Quote and Modify

I have a multinational account or large national account, how can I manage my program online?

[Chubb Worldview](#) is an easy-to-use, web-based application that provides real-time access to Chubb's systems and expertise. Users are able to manage and track all aspects of their risk management programs including interantional policies, claims, policy information, translation services and more anytime and on any device that has access to the Internet.

Audit

If an employer continues to pay its employees while they are working out of their homes (telecommuting) rather than an office, what class code will be applied at the time of audit?

In states where NCCI, independent bureaus or state regulators have not already provided specific guidance and clarity on the subject, Premium Audit's default position will be to utilize class code 8871, except in the State of NY, which will use 8873. If a state has not adopted the use of 8871, the default position in these circumstances will be to use 8810. In cases where the existing code is lower than 8810 we will maintain the lower rated code.

As a result of COVID-19, some employees are now temporarily working from home versus commuting to a place of work. If the employee is working from home in a state that is different than where they worked prior to the shelter-in-place order, which state will premium audit look to apply the corresponding payroll for the duration of this arrangement?

In the specific scenario where an employee lives in one state versus the state of hire, premium audit will continue to utilize the original state the employee worked, knowing this is not a permanent change in business operations.

If an employer continues to pay employees, but they are not working as a result of COVID-19, will premium audit charge premium against this payroll amount?

In states where NCCI, independent bureaus or state regulators have not already provided specific guidance on the subject, Premium Audit's default position will be to not consider this payroll remuneration and therefore NOT charge premium for employees who are not working in response to COVID-19.

As a result of COVID-19, my Insured has changed operations and placed employees into new roles for the duration of the pandemic. What methodology will Premium Audit apply to classifying these employees?

Chubb will follow the direction from NCCI, independent bureaus, and state regulators and allow Employees to be reclassified based on changes in business operations or employee occupations stemming from COVID-19.

Return to Office *New*

Are Chubb employees returning to offices across North America?

In many of our offices, we are returning with a flexible, phased schedule and approach that includes rotating employees into our offices in smaller numbers. This offers ample room for everyone to move around and maintain social distancing.