

What Has Claims Seen Lately

We take great pride in our claims handling responsibilities and over the years have built a name and a reputation for providing empathetic claims service in a fair and prompt manner.

As claims management has become increasingly complex, and lines of business more diverse, we continue to follow our original claims principle: treat each customer with empathy, promptness, expertise, fairness and integrity.

With almost 5,000 Chubb claims professionals worldwide and over 100 across Canada, including an office in Montreal with a bilingual team, we have the technical and local knowledge to expertly handle any claim.

Risk	Industry	Business	Claim Difference
Errors & Omissions	Entertainment	Financial Lines	Expertise handling intellectual property claims
Creditor - Disability	Specialty Risk	Accident & Health	Initiative and empathy
Bodily Injury	Auto Liability	Automobile	Diligent investigation and resolution
Property	Personal	Personal Lines	Making our clients a priority

Claim Scenario Details

✔ Financial Lines

Approximate Amount: \$1.3M
(\$0 indemnity, \$1.3M defence)

The Insured is a producer of television shows. The Plaintiff alleged the production and distribution of a television series, produced by our Insured, infringed upon his intellectual property rights with respect to a series of books he had previously published. The Plaintiff sued for damages and injunctive relief to prevent the Defendants from further infringing on his rights. Chubb vigorously defended the Insured through a Summary Judgment Motion and the case was dismissed by the Court. Chubb paid a total of \$1.3M defending the Insured.

✔ Accident and Health

Approximate Amount: \$2000

The Insured was dealing with a debilitating health condition and has been off work. The Insured was hospitalized and was receiving help from a social worker. Chubb was missing crucial claims documentation which was to be provided by the Insured's daughter who was out of the country. After receiving authorization for consent, the Insured's daughter and Chubb worked together. The claim was approved and paid the day after receiving the necessary documentation. The Insured commended Chubb on their seamless handling and processing of the claim, especially during such a stressful time.

✔ **Automobile**

Approximate Amount: \$0 indemnity & \$60,000 in expenses, including investigation and defence

The Insured struck a pedestrian in a parking lot. The adjuster identified several factors that suggested a possible staged collision: the location where the pedestrian claimed to have been positioned didn't make sense; the pedestrian didn't want to go through insurance; and the pedestrian called the Insured numerous times a day looking for money. Chubb conducted an extensive investigation including surveillance and background checks on the plaintiff which showed a criminal history. The prayer for relief in the Statement of Claim was \$4,000,000. The claim was aggressively investigated and defended for almost four years until the plaintiff ultimately agreed to abandon their claim. Chubb paid no indemnity and roughly \$60,000 in expenses.

✔ **Personal Lines**

Approximate Amount: \$75,000

One of Chubb's VIP PRS clients was having routine maintenance completed on their property when their tractor burst into flames. Despite efforts to extinguish the fire, the equipment sustained significant damage and was ultimately deemed a total loss. After the Insured's broker submitted the claim late on a Friday afternoon, the Claims Specialist assigned established contact with the Insured before the end of the day. The Claims Specialist walked the Insured through the claim process, while keeping the broker in the loop. Working efficiently, the claim was resolved within one week despite some unique components on the equipment which made valuation challenging. The broker and the Insured were extremely pleased with the handling of this claim.

Below is a note from the broker:

"I just wanted to thank-you for helping to get this claim settled amazingly fast. I know that you put this as a top priority and the client knows this and greatly appreciated this. As you saw from the insureds email, they are very happy with your hard work. Thank-you Derek for appointing this claim to Ed, who is very knowledgeable and totally made me feel at ease. I hope to one day meet you Ed . . . Stay safe everyone and thanks again for making this go smoothly and quickly, Chubb is the best!"

Contact Us

For more information on Chubb insurance solutions, contact your local broker or visit www.chubb.com/ca.

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The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.