

# 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
Employment Practices Liability	Manufacturing	Financial Lines	Early dispute resolution
Accidental Death	Specialty Risk	Accident & Health	Professionalism and Compassion
Product Liability	General Liability	Commercial Lines	Diligent investigation and resolution

## Claim Scenario Details

### ✔ Financial Lines

A former employee of our Insured's US subsidiary was diagnosed with COVID-19 and terminated a few days after she attempted to return to work. The employee had been employed with our Insured's subsidiary for approximately 4 years in an administrative role. The employee sued the Insured's subsidiary for disability discrimination, failure to accommodate a disability, retaliation, and wrongful discharge, seeking damages for loss of earnings, back pay, front pay, as well as damages for emotional distress. Chubb worked closely with the Insured and counsel to resolve the matter. By settling the case early in the litigation, Chubb avoided the high cost and risk of going to an arbitration hearing.

### ✔ Product Liability

While using the Insured's product, the claimant sustained first and mild second degree burns to her arms. The instruction manual noted that the machine should not be started at the power level the claimant set it at. After discussion with the Insured, the Claims Specialist and Insured acknowledged that although not following the instructions in the manual would support an argument for contributory negligence on the part of the claimant, a Court may very well conclude it was reasonable that someone may not read the instruction manual cover to cover and could find the Insured liable. The matter was ultimately resolved. The ongoing discussion between the parties assisted the insured in understanding where any liability may lie and why a negotiated settlement was appropriate in the circumstances.

### ✔ Accident and Health

True to Chubb's exceptional service, an A&H Claims Specialist received the following accolade which echoes the Chubb difference:

"Good Afternoon,

I hope this email finds you well. I am writing to let you know that I am so very grateful for all of the time and effort that was put into the accidental insurance claim of my late husband.

As you are most likely aware, this has been an almost 2 1/2 year investigation as well as an extremely difficult time for my children and myself. Losing someone that you have known for 45 years as well as the father to my children was painful enough. The tragedy of a sudden accidental death, made it even more upsetting.

I really want to let you know how the phone calls and correspondence with Chubb, helped to lighten these dark days. She was always so comforting and understanding to our struggles while still maintaining her professionalism. I always held on to the belief that the claim would be approved for benefits. This now allows me to move forward with a little more peace and without the addition of an overwhelming amount of financial stress."

### Contact Us

For more information on Chubb insurance solutions, contact your local broker or visit [www.chubb.com/ca](http://www.chubb.com/ca).