

CHUBB®

Setting a standard,  
delivering beyond

Achieving excellence in claims management



# Our approach to claims

We hope your client never has to make a claim with us. If they do, Chubb will do everything to minimize the disruption, uncertainty or anxiety to lives, individuals and businesses.

At Chubb we understand that the handling of every claim is the most critical test of our service, our support and our reputation.



Which is why our claims management sets us apart as a trusted, responsive and empathetic insurer that protects our clients worldwide.

So what makes Chubb so effective in claims handling?

We define it like this...

01 Our understanding

02 Our expertise

03 Our consistency

# 01 Our understanding

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I am very happy that there are still people who understand their trade and, above all, have not lost their connection to people.

A Personal Lines customer

Chubb's claims handlers provide a human response, reflecting our care and commitment to help.

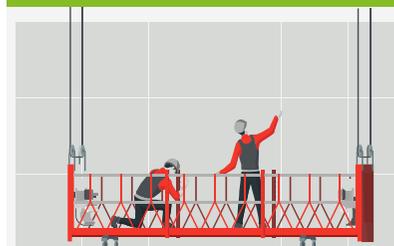
We understand the disruption and distress the impact of a claim may cause to a business or an individual and we are solely focused on finding solutions to them.



How we handle and process a claim is as important as settling it. Our empathetic and caring approach to every claim means that going the extra mile to preserve our insureds' commercial well-being is not an optional extra, it's our second nature.

And it's a value that Chubb is proud to uphold.

## Claim story: Looking beyond the facade



Chubb's quick intervention helped to keep business disruption to a minimum when a large commercial building was fire damaged.

# 02 Our expertise

Claims can be straightforward or complex. Either way, our expertise is a prerequisite.

Our expertise means we can swiftly understand the claim and respond appropriately. Bringing technical specialists to the table when needed, perhaps with a complex liability case or an impactful environmental situation.

We provide expertise that is sensitive to our customers' cultures, markets and the diverse regulatory environments in which they operate.

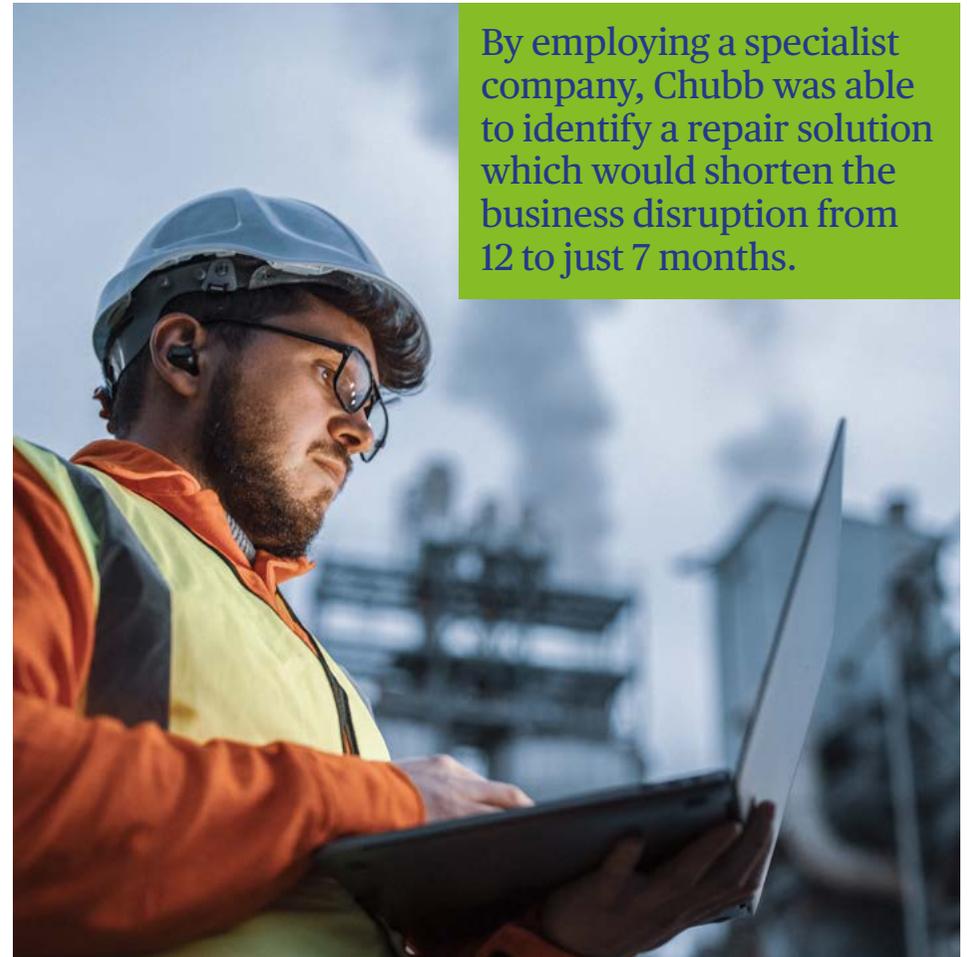
With experts in every discipline that we underwrite, Chubb finds solutions to the most challenging claims situations.

Chubb's expertise, worldwide.

## Claim story: The strength of our global network



Through Chubb's global network of lawyers, we were able to find and appoint expert representation in the US for one of our customers.



By employing a specialist company, Chubb was able to identify a repair solution which would shorten the business disruption from 12 to just 7 months.

# 03 Our consistency

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This is the kind of clear direction and understanding I have been after. Thank you for all your work here, it was a good outcome for us and I really appreciate the support and input throughout the course of the case.

A Financial Lines customer

As a global insurer, consistency is critical.

We operate with values that we apply consistently, which benefit our brokers and their clients.

With these values of competency, integrity and care, we've built an enviable reputation and have established the trust of our clients, worldwide.

In real terms, this means that every claim receives a consistent response from any Chubb person, team, office or carefully selected partner, anywhere in the world.

All claims are handled with an impartial approach, irrespective of global location, size or type. Our expert support and knowledge, on hand, worldwide.

Chubb's claims management. Consistently excellent.



## Claim story: Mitigating against a tough ruling



A Chubb claims handler helped to mediate a complex court ruling, allowing our customer to focus on their day-to-day business.

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