

# Chubb Multinational Claims Commitment

You have a deep understanding of your multinational business. Shouldn't you expect the same of the company you entrust to insure it? With offices in 54 countries and network partners spanning the globe, managing 50,000 claims each year for multinational clients, Chubb's integrated multinational claims teams maintain a deep understanding of our clients' industry, geographic footprint and bring a depth of experience to provide the best possible results. With our commitment to go above and beyond in providing service to clients, Chubb's claim professionals take the time to understand the specifics of your business' culture, assets and risks.

You can rest assured that should your business suffer covered loss, Chubb will be ready – locally and globally – working as hard for your business as you do. Your business is unique. So are your claims. We tailor our approach to each and every claim. Below are some of our capabilities specific to multinational clients:

## Chubb's Worldwide Claims Service and Expertise:



- Proficient and technical multilingual claim professionals with the experience to meet and exceed the demands and expectations of multinational clients.
- The benefits of a coordinated approach between Claims, Underwriting, Compliance, Account Management and Legal; as well as providing local expertise in each country serviced.
- Dedicated claims professionals to service your claims program and handle the unique, global nature of your business.

## Cross Border Service:



A global claims network capable of delivering highly effective cross-border services:

- Policy document translation;
- Claims resources within Worldview-Multinational Research Tool; and
- Multilingual claim staff.

## Worldview Technology:



Worldview Technology and The Multinational Research Tool (MRT), which helps brokers and clients more effectively manage and track all aspects of their risk management program including claims information, assessment and reporting.

- Important information by country on claim market practices is made available to clients. For example, some of available information includes topic such as:
  - Claims authority delegation;
  - Time limitations;
  - Criminal/civil awards and insurable damages; and,
  - Legal counsel overview of key jurisdictions with high rates of litigation.

## Accountability/Access to Leadership:



- Our escalation process provides access to senior Chubb claim leadership, with many decades of experience, throughout the world.
- Operating with a sense of urgency and accountability at a time when you need us most.



### Centralized Claim Reporting:



- Dedicated email addresses for all first notice of loss reporting at: [MultinationalClaims@chubb.com](mailto:MultinationalClaims@chubb.com).

### Effective Communications:



- Timely response and/or acknowledgment of written correspondence is generally provided within 24 hours or sooner.
- Regular updates at key milestones of claim.
- Decisions on coverage explained concisely and in a way that is easy to understand.
- Coordination and oversight over all policies within your multinational program.

### Claims in Action:



- In Central America an insured driver struck and killed a pedestrian and was jailed. Chubb paid compensation to the pedestrian's family in order to secure an agreement that the employee be placed on house arrest. Chubb later learned that the employee was actually a contractor, and successfully made recovery of sums paid through subrogation from the contractor's employer.
- Insured volunteer workers in Africa contracted a communicable disease. Chubb Claims worked with the U.S. State Department to arrange the repatriation of these workers to hospitals in the U.S.. Their condition required a high level of care and significant medical expense.
- Our insured manufactured a beauty product that was alleged to be defective. A number of claims for Moral Damages were submitted under the local policy in South America where coverage was limited. Chubb coordinated on a Difference in Conditions (DIC) basis under the U.S. master policy and provided coverage for the claims and direction to local claim office in South America to resolve claims under the two policies. Resolutions of over 30 claims was virtually seamless utilizing coverage under local and master policies.

## Client Testimonials

After handling a workers' compensation claim arising from an injury in Africa, a Multinational claim adjuster received a letter from the employee's wife highlighting how Chubb made a difference in the claim:

*"Last May after my husband suffered a brutal assault in [a city in Africa] while there on business and required emergency [...] surgery to save his life. [...] The Chubb Claim Professional [...] [was] calm [with a] gentle demeanor and dogged persistence ensured that all of his medical needs were met and any [covered] claims paid in full. I am pleased to report that my husband has made a full and complete recovery.*

*Today marks the one-year anniversary of the assault, which we are celebrating as Stayin' Alive Day! It also marks the final payment for what should be the last outstanding claim on this account. My husband and I are deeply grateful that Chubb supported us during a very difficult time."*

After successfully resolving an Employers Liability claim in the UK, we received the following praise from our policyholder:

*"Chubb is deserving of my highest praise. Your knowledge and expertise of the laws and nuances of the claim, in my experience, is far superior to other professionals with any of your*

*competitors. I particularly appreciate that you were responsive, picked up the phone and responded to issues in a timely fashion and were patient with all parties – Your guidance and expertise is crucial when often the other parties have little or no experience with this type of claim. Chubb provided a personal touch and was not fearful of responding to questions and interacting over the telephone versus email. Kudos to Chubb for establishing a protocol that centralizes these challenging claims with one expert claim professional that allows us to develop a relationship. Thank you Chubb for being a great partner!"*

### For more information, please contact:

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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.

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