

A Catastrophic Event Season - Every Claim is Our Promise To You

In 2020 North America experienced one of the most severe catastrophic event seasons with a 22% increase compared to 2019 in event activity, all in the midst of a pandemic. The season was characterized by the highest number of named storms on record reaching a total of 30, and 13 hurricanes, the second-highest on record, including the destructive hurricane activity that repeatedly hit the Gulf Coast. North America was impacted by a severe Derecho that swept across the Midwest in August and devastating wildfires, including the overwhelming Glass Fire that affected Northern California for 23 days. Our claims specialists were able to provide a timely response utilizing virtual inspections to ensure the safety of our clients and employees, expediting payments through Electronic Fund Transfer (EFT), and delivering pre and post-catastrophe guidance at a time when our clients needed us most.



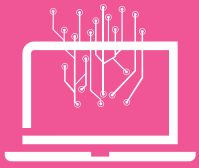
2,100 Claims Professionals

serving our clients in North America



3 Service Centers

serving the entire nation (receiving claims and servicing claims), with 24/7 accessibility, handling multiple lines of business (personal and commercial) with deep tenure and expertise



Digital Capability - Fast, No-Touch Claims Service

- Electronic payment options for expedited payments, Low Touch Processing for simple claims settled the same day in most cases, and a Mobile Estimate Feature for quick repair estimates



Virtual Service (depending on location and loss) to Keep Clients Safe and Expedite Claim Processing

- **Virtual Damage Assessments:** providing timely response and keeping clients safe using digital tools to assess damage
- **Aerial Imagery:** satellite images, drone technology, roof inspections
- **Catastrophe Center:** Pre and Post Event Guidance and Resources



3,000 Chubb Trusted Service Network Providers

vettted by Chubb nationwide (art restoration, fire prevention, contractors, auto repair, etc.)

Results



97% client satisfaction¹ rating for Chubb's response to paid Catastrophe Claims



a live representative responding to claims phone calls in less than **13 seconds²**

¹Client satisfaction survey results for Chubb's response to paid Catastrophe Claims are averaged from a five year period (2016-2020).

²Less than 13 seconds is the average time of a live representative responding to a claims phone call.