

# Chubb Service Standard Expectations

## Automobile Claims



Activity	Service Standard
Insured Contact	<ol style="list-style-type: none"> <li>1. Contact insured same day of assignment to discuss claim details and coverage</li> <li>2. If same day contact is unsuccessful, follow up with insured once within the first three days of initial attempt</li> <li>3. If second attempt unsuccessful, send contact letter to insured and broker</li> </ol>
Third Party/ Claimant Contact	<ol style="list-style-type: none"> <li>1. Contact third party insurance carrier to discuss details of the accident and liability same day third party carrier information is provided</li> <li>2. If first contact is unsuccessful, follow up with the third party carrier within the first three days</li> <li>3. If no claim reported on initial contact or follow up attempt, send third party report to third party carrier and follow up within seven days</li> <li>4. If third party carrier information is unavailable, contact third party directly to request insurance information</li> </ol>
Investigation/Liability	<ol style="list-style-type: none"> <li>1. Submit search requests to obtain third party information (police report, plate search) the same day information is received</li> <li>2. Attempt to confirm liability with the third party adjuster same day third party insurance information is obtained</li> </ol>
Rental Management	<ol style="list-style-type: none"> <li>1. Advise insured of rental coverage same day initial contact is made</li> <li>2. Offer insured a full size/comparable size vehicle from Enterprise Rental the same day initial contact is made</li> <li>3. Set rental expectations with the insured during the initial contact accompanied by a settlement email to confirm the duration of rental authorization</li> </ol>
Field Appraisal Assignment	<ol style="list-style-type: none"> <li>1. Assignment sent to appraiser same day exposure is known</li> <li>2. Appraiser inspects vehicle to complete appraiser's report outlining damages and cost of repairs</li> <li>3. Appraiser's report expected within 48 hours of the assignment</li> </ol>

Desk Appraisal Assignment	<ol style="list-style-type: none"> <li>1. Assignment sent to appraiser same day estimate and photos are received</li> <li>2. Appraiser reviews body shop estimate and pictures for approval of repair cost</li> <li>3. Appraiser's report expected approximately 48 hours after assignment</li> </ol>
Damage Review	<ol style="list-style-type: none"> <li>1. Upon receipt of appraiser's report adjuster reviews damages and cost of repairs</li> <li>2. Adjuster reviews repair cost with insured and gives authorization to fund the repairs no later than 48 hours of receipt</li> </ol>
Settlement/Payment	<ol style="list-style-type: none"> <li>1. Settlement offer is made to the insured same day appraiser's report and/or invoices are received, no later than 48 hours</li> <li>2. Offer of settlement communicated over the phone accompanied with a settlement email to the insured which includes a copy of the appraiser's report</li> </ol>
Service & Communication	<ol style="list-style-type: none"> <li>1. Action verbal and written correspondence within 48 hours</li> <li>2. Respond to internal communication within 48 hours</li> </ol>
Supervision	<ol style="list-style-type: none"> <li>1. Trainee adjuster: Supervisor reviews claim 10 days from assignment and 30 days thereafter</li> <li>2. Senior adjuster: Supervisor reviews claim 60 days from assignment and 30 days thereafter</li> <li>3. Supervisor reviews adjuster requests no later than 48 hours of request</li> </ol>

**\*Adjuster Escalation to Broker**

- Customer complaint
- Coverage/Quantum Dispute
- Inability to contact customer

**Chubb. Insured.<sup>SM</sup>**

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