

Chubb Service Standard Expectations

Automobile Claims



Activity	Service Standard
Insured Contact	<ol style="list-style-type: none"> 1. Contact insured same day of assignment to discuss claim details and coverage 2. If same day contact is unsuccessful, follow up with insured once within the first three days of initial attempt 3. If second attempt unsuccessful, send contact letter to insured and broker
Third Party/ Claimant Contact	<ol style="list-style-type: none"> 1. Contact third party insurance carrier to discuss details of the accident and liability same day third party carrier information is provided 2. If first contact is unsuccessful, follow up with the third party carrier within the first three days 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 4. If third party carrier information is unavailable, contact third party directly to request insurance information
Investigation/Liability	<ol style="list-style-type: none"> 1. Submit search requests to obtain third party information (police report, plate search) the same day information is received 2. Attempt to confirm liability with the third party adjuster same day third party insurance information is obtained
Rental Management	<ol style="list-style-type: none"> 1. Advise insured of rental coverage same day initial contact is made 2. Offer insured a full size/comparable size vehicle from Enterprise Rental the same day initial contact is made 3. Set rental expectations with the insured during the initial contact accompanied by a settlement email to confirm the duration of rental authorization
Field Appraisal Assignment	<ol style="list-style-type: none"> 1. Assignment sent to appraiser same day exposure is known 2. Appraiser inspects vehicle to complete appraiser's report outlining damages and cost of repairs 3. Appraiser's report expected within 48 hours of the assignment

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

***Adjuster Escalation to Broker**

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

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