

Chubb Service Standard Expectations

Field Adjusters



Activity	Service Standard
Insured Contact	<ul style="list-style-type: none"> Adjuster contacts insured same day of assignment to discuss details of the loss and next steps required to assess damages
Mitigation	<ul style="list-style-type: none"> Adjuster confirms with insured if any mitigation contractor has been engaged, and if so what work has been completed same day of assignment If no contractor has been engaged, adjuster offers insured preferred mitigation contractor same day of assignment
Site Inspection	<ul style="list-style-type: none"> Adjuster schedules site inspection with insured, within 48 hours of contact During site inspection: Adjuster assesses and documents the extent of the damages/scope and determines the cause of loss Adjuster communicates to insured; coverage, applicable limits, possible exclusions verbally or in writing Adjuster determines if additional experts are required to establish cause of loss and/or scope
Estimate/Loss Evaluation	<ul style="list-style-type: none"> For building damages, adjuster completes an estimate within 48 hours of initial inspection and provides a copy to the insured via mail or email If the insured has engaged a contractor and has an estimate, adjuster reviews contractor estimate against adjuster estimate and reviews with insured
Settlement/Payment	<ul style="list-style-type: none"> Adjuster to make offer of settlement verbally and in writing no later than 48 hours from when settlement amount agreed on
Service & Communication	<ul style="list-style-type: none"> Action verbal and written correspondence within 24 hours
Supervision	<ul style="list-style-type: none"> Supervisor review 10 days after assignment and 30 days thereafter Supervisor reviews adjuster requests within 24 hours to provide guidance to move towards resolution of claim

***Adjuster Escalation to Broker**

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

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