

Construction Claims



Chartis U.S. Quick Facts

- In 2009 we paid over \$19 billion in claims
- More than \$405 million paid in Construction claims in 2009
- Over 825,000 closed claims in 2009, of which more than 22,000 were construction related
- One of the largest, most specialized claims departments in the industry with a staff averaging over 10 years experience

Construction Solutions insureds benefit from a claims operation comprised of more than 4,500 claim, service and administration professionals with 3,000 claims professionals dedicated to Workers' Compensation and Primary Casualty claims and working in a *fully paperless environment*

Construction Claims Experience & Expertise

We've been providing claims service to the construction industry for over 15 years:

- Leading Construction Insurance provider in the marketplace:
 - Over \$117B in construction value and \$23B in payroll insured in the last 5 years
 - 350 practice accounts and growing; 150+ active wrap-ups
- Over 300,000 Construction claims closed and over \$3.7 billion in claim payments completed *

Designated Construction Claims Teams for:

- **General Liability and Automobile Liability**
 - Dedicated Construction-only casualty claims offices and adjusters located in New York, Boston, Chicago and Los Angeles and licensed to adjust claims in all U.S. jurisdictions
 - Claims service professionals co-located with underwriters, loss control engineers and account service management staff to maximize communication
 - Dedicated Construction claims staff averages 15 years of industry claims experience
- **Workers' Compensation**
 - 21 Workers' Compensation service centers with designated Construction claims staff
 - Dedicated Construction claims office in New York, NY
 - Workers' Compensation Claims division includes over 900 technical staff deployed in 26 states
 - Proactive early return-to-work focus reduces temporary disability days
 - Range of proven and leading-edge Medical Management strategies ensures quality care for injured workers
- **Primary Severity Claims Unit (PSU)** - Handles catastrophic bodily injury and property damage claims where Chartis writes both the primary and umbrella policies.
 - A dedicated team of highly experienced file handlers with broad exposure to wrap-up programs and other construction specific policies
- **Construction Defect and Excess Construction Defect**
 - Dedicated offices with highly experienced claims staff
- **Architect and Engineers Professional Liability Claims**
 - Dedicated claim office in Boston, MA providing contract review services (within 48 hours), pre-claim prevention, and service and risk management seminars

*Includes construction claim payments made from 1994 - 2009

Product Profile

Construction Claims

Products & Solutions

- **IntelliRisk® Risk Management Information System**
 - Report construction claims quickly and easily and apply real-time claim data for better risk decisions
 - Receive “Alerts” of key claim events, allowing you to focus on the issues that benefit your business
 - 70,000 accounts set up for RMIS services
 - 7,500 construction accounts, including 400 online IntelliRisk® users
- **RiskTool®** - a web-based solution to help identify and reduce health and safety risk across the workplace
 - On-line safety management and training resources
 - Supports regulatory compliance for employee training and inspections as well as overall safety programming
- **Claims Archive** – Online database provides access to over 2,500 real-world claims scenarios in 32 industries
- **iClaims** – Image-based document management system to streamline claims workflow in a paperless environment
 - Provides expedited claims service and communication from initial claim reporting to bill pay and claim resolution

Crisis Solutions

- **Crisis Response®** - Built-in crisis management enhancement included at no additional cost:
 - 24-hour hotline with access to claims specialists
 - \$250,000 of additional policy limits to cover immediate expenses on excess policies
- **Catastrophe Advantage ProgramSM (CAP)** – Identifies the most vulnerable insured locations and secures priority access to vital claim adjustment resources prior to hurricane landfall, optimizing response

Network of Services

Extensive network of professional resources to help mitigate loss including:

- **Investigative Services Division** – team of experienced field and fraud investigators gathering information conducting site investigations to facilitate mitigation of loss and prepare a case for legal action
- **Dedicated In-house Construction Claims Counsel** – highly experienced insurance defense attorneys who act as an invaluable resource to the claims staff in oversight of litigation management to ensure reduction of legal expenses without compromising indemnity results or the quality of defense
- **Defense Counsel** -- over 270 in-house defense attorneys covering specialties such as casualty, construction defect, errors & omissions, financial institutions and workers' compensation
- **Litigation Management** – dedicated department that provides support and services to the claims groups and streamlines the litigation management process to offer the most effective and efficient representation
- **Structured Settlements** – dedicated department that works closely with claims professionals in the claim resolution process to maximize savings to the insured
- **Construction Loss Control Engineers** providing job site audits, site safety surveys, comprehensive reports and specialty service upon request
- **Construction Account Service Management** team – each team member serves as a dedicated liaison between the insured, the broker and Chartis to provide:
 - Seamless service delivery, issue resolution, and focused attention to special account needs
 - 24-hour Catastrophic Response Contact



Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com.

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