

Real Estate Claims



Chartis U.S. Quick Facts

- In 2009 alone, our insurers paid approximately \$19 billion in claims worldwide—that amounts to approximately \$75 million paid every business day
- Over 825,000 closed claims in 2009
- One of the industry’s largest claim departments with a staff averaging over 10 years of industry experience
- Approximately 5,000 claim, service and administration professionals

Real Estate Solutions insureds benefit from a claims operation comprised of approximately 500 high-severity claims specialists, with expertise in areas important to the real estate industry:

- The Commercial Property claims department includes approximately 70 technical staff with an average of 20 years industry experience
- Pollution Insurance Products includes approximately 80 technical staff including lawyers, dedicated engineers supervising clean-ups, and staff with a background in engineering or environmental science
- The Excess Casualty department includes approximately 200 technical staff including lawyers

Experience & Expertise

We’ve been providing claims services to the real estate industry for over 40 years. Our staff has over two decades of experience writing specialty/complex lines and over 25 years experience managing property claims.

- **Experienced Claims Adjusters**
 - Designated claims adjusters for Primary Casualty Real Estate Claims
 - Experienced claim adjusters assigned to handle catastrophic claims, bodily injury claims arising from asbestos, lead and mold exposure
- **Vast Resources and Networks**
 - Access to the nation’s premier defense attorneys and foremost evidence experts, investigators and other specialists
 - Equipment breakdown claims specialists who know how to get industrial real estate companies back in business as quickly as possible following a loss
 - Certified engineers and technicians with the knowledge and experience needed to swiftly locate repair services, parts and components
 - Loss Control Program Specialists with an average of over 15 years experience handling energy and energy related property claims
- **Specialized Claim Handling Services**
 - Advanced payments are available for certain property claims to ensure business continuity in the event of a covered loss
 - Real Estate Solution’s customized loss control programs include reviews of policies and procedures, technical support spanning management and employee training including:
 - Manual material handling
 - Self inspection and hazard identification
 - Safety committees/communications
 - Management of toxic/hazardous materials

Product Profile

Real Estate Claims

Unique Services to Mitigate Loss

Continuous development of new, innovative products and programs

- **IntelliRisk®**
 - Report Real-Estate 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
- **Claims Archive** – Online database provides access to over 2,500 real-world claims scenarios in 32 industries including real estate and hospitality
- **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 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
- **Catastrophe Advantage ProgramSM (CAP)** – Enables Chartis to more effectively manage hurricane-related losses by preparing and planning a response prior to hurricane landfall and even before losses are reported—better aligning independent adjusters to the severity of anticipated losses when resources are traditionally scarce. We utilize advanced modeling tools and technologies which enable us to prepare and deploy independent adjuster resources with the utmost speed and effectiveness in the wake of a catastrophe.
- **The RiskTool System** - Web-based loss control system to help identify and reduce health risks and enhance safety across the workplace available anytime and anywhere to anyone who has access to a web browser.
- **Specialty Claim Assistance Network (SCAN)** - Emergency response assistance for mold and water intrusion incidents
- **Pollution Incident and Environmental Response (PIER)** – Rapid response to policyholders' pollution incidents at facilities and access to a nationwide network of emergency and secondary response companies
- **Upgrade to Green** – Enables a commercial property policyholder to rebuild property and replace select damaged or destroyed personal property with products that embrace sustainability principles and reduce the overall impact of the building on the environment



Chartis is a world leading property-casualty and general insurance organization serving more than 45 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.

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.