



Chubb Group of Insurance Companies

Founded in 1882, Chubb is a worldwide property casualty insurance company providing services to individuals and businesses around the globe. The company has a \$20 billion market cap and nearly 10,000 employees in 129 offices in 29 countries.

OBJECTIVE

Chubb is a niche provider specializing in specific insurance products for select industries. The company has a strong presence in the technology, life sciences and energy areas and is the largest insurer of other financial institutions.

Chubb was trying to maximize the efficiency of its field adjusters. Its initial foray into wireless focused on Wi-Fi-enabled laptops and tablets. However, when faced with the aftermath of Hurricane Katrina, Chubb found that its Wi-Fi solution was underperforming due to the destruction of infrastructure and to the sheer demand on remaining wireless hot spots.

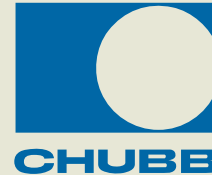
To ensure the mobility of its adjusters, the company transitioned its devices to work over the more pervasive cellular networks. Moreover, the Katrina experience moved Chubb to set the wireless benchmark at a more robust level.

SOLUTION DESCRIPTION

EV-DO was the answer. Chubb instituted a pilot in 2006 and quickly thereafter decided it would standardize on that platform. In early 2007, the company rolled out the 3G initiative in force using the Verizon Wireless BroadbandAccess network.

“We chose EV-DO technology because it could enhance our mobile workforce’s capabilities with its increase in upload and download speeds,” explains Leroy Hunninghake, technical analyst for Chubb. “We used adjusters across the United States to ensure an accurate mobility assessment. We wanted to confirm 3G’s capabilities and gauge its daily impact on the adjusters.”

Chubb now has approximately 100 adjusters and supervisors using Motion Computing tablets and Lenovo laptops, all equipped with Audiovox’s PC5740 EV-DO cards. Each adjuster also carries a digital camera. “We can now send and receive higher quality pictures and data than we could in the past,” Hunninghake adds. “Clearer images allow us to see nuances in photos shot from a greater distance. So we can make better decisions even faster.”



www.chubb.com

COMPANY

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OBJECTIVE

- Enhance the efficiency and performance of its field adjusters
- Optimize wireless connectivity and throughput

SOLUTION

- Verizon Wireless BroadbandAccess (EV-DO)
- Audiovox PC5740 EV-DO cards
- Motion Computing tablets
- Lenovo laptops

RESULTS

- Expedited claims information captured in the field
- Reduced adjusters’ time on the road, improving their quality of life
- Shortened the claims cycle which accelerated payments and lowered operational expenses
- Improved customer service
- Enhanced customer retention and created opportunities for new client acquisition

Chubb also has a Web-enhanced claims system that its adjusters access wirelessly in the field. If a user cannot get a remote connection, they can enter the information into the application while disconnected, then upload that information when they get a wireless signal.

Now adjusters can access email and conduct their business in a more efficient way. For example, a traveling adjuster can receive a text message with new claim information. He can then pull down the insured's information, make an appointment and go to their home that

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Leroy Hunninghake, Technical Analyst, Chubb

same afternoon. He can create a claim, do an estimate, take a photo and upload that information into the system when he gets back into his car.

EV-DO, along with recently deployed GPS capabilities, have made Chubb's mobile workforce more productive. The company is also looking forward to testing EV-DO Rev. A cards in the near future.

RESULTS

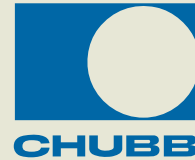
Chubb has seen a host of solid results from its new wireless strategy. "We're getting our claims information faster and adjusters get it back the same day they submit it," says Hunninghake. "We've also reduced their travel time and the time they spend in the field, which improves their overall quality of life."

Chubb has also seen a reduction in the claims cycle, which shortens the amount of time it takes to get the claims check into the hands of the insured. "This shorter cycle also translates into reduced claims expenses," added Hunninghake.

The EV-DO performance enhancement is a point of differentiation from competitors, too, and the company is actively looking for ways to leverage 3G. "In the field, the technology is helping to mobilize adjusters and make them more efficient," notes William Turnbull, SVP, worldwide property claims manager for Chubb. "At the end of the day, the technology we deploy helps field adjusters process claims more efficiently, which in turn enhances our retention rates and creates opportunities to acquire new customers."



3G A-List Awards



Chubb Group of Insurance Companies is a 2007 finalist for the 3G A-List Award in the Insurance category.

The 3G A-List Awards recognize the leading builders of successful wireless data solutions based on 3G CDMA (CDMA2000 1X, EV-DO, and UMTS/HSPA) technology. **To learn more about the A-List, please visit www.3galist.com**

SUPPORTING PARTNERS

The A-List also recognizes supporting partners for their enabling role in assisting with these wireless data deployments.

