



CHUBB®

Risk Engineering Services

Introduction to CRES for
Property Underwriting Staff

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Chubb Risk Engineering Services (CRES)

Our Mission

The mission of Chubb Risk Engineering Services is to provide our underwriters with a thorough evaluation of critical risk factors to help ensure the selection, acquisition, and retention of profitable business. We craft pragmatic solutions with our insureds and offer recommendations to help minimize loss potential.

Who We Are:

- Global network of more than 400 risk engineers, with an average company tenure of 12 years.
- Technical support for Property, Casualty, Technical Lines, Cyber and Industry Practice underwriters.
- Local risk engineers that have worked in various industries and have diverse engineering backgrounds.
- Familiar with local regulations and best practice standards, as well as international loss prevention standards.

What We Do:

- Provide accurate and unbiased assessments of exposures to support sound underwriting decisions & capacity determination.
- Differentiate Chubb's insurance product offering by providing value added risk engineering services for clients.
- Assist with account targeting, cross sell opportunities and portfolio review.
- Provide risk education programs and materials for internal and external customers.

Important Considerations for Referrals to CRES

- **DTR and Survey Requests:**
 - Please refer to the TUG – FUM Section 13: Risk Inspections for referral to CRES criteria and TIV \$ thresholds for Mid-Market and Major Accounts.
 - Prior to raising multiple Survey / Desktop Reviews (DTRs) requests for an account, underwriters should consult with Risk Engineering to confirm the DTR and surveys requirements. Depending on underwriting requirements, CRES may be able to provide more time efficient support via a phone consultation or email rather than a full DTR or survey.
- **GP2 Database:**
 - The GP2 global database contains data on 1,000's of locations from surveys and DTRs completed by Risk Engineering. Prior to raising a new DTR or Site Survey request in GP2, the underwriter should first search GP2 for previous reports. The previous reports may obviate the need for a full survey or DTR and be replaced by an email update of specific changes.
- **Lead Time for Reviews:**
 - Site Surveys – Please request surveys soon after account renewal, preferably within 1 month of the renewal date. Surveys requested 6 months after renewal may not be completed by the due date.
 - Desktop Reviews – Please allow as much lead time as possible so DTRs can be scheduled. A lead time of at least 3 weeks is preferred for new business.
 - Risk Engineering Mailbox Queries – Please include a due date in the subject line to assist in scheduling and prioritization of the referral.
- **Risk Engineering Fees:**
 - Underwriters must consult with Risk Engineering prior to including risk engineering fees in new business or renewal terms to ensure the proposed scope of work and the fee charges are appropriate. For larger accounts, Risk Engineering will prepare a Risk Engineering Services Proposal outlining the scope and cost of services for the broker / client to approve.

GuidePoint (GP2)

GP2 is the global Risk Engineering database that contains 1,000's of completed survey and desktop review reports, and current status of Survey and DTR requests. It is essential that all Property Underwriters and Underwriting Assistants have access to GP2.

- To arrange access: Please send an email to Property.RiskEng.au@Chubb.com and provide your Chubb Network ID. You will receive an email for the GP2 Helpdesk confirming access and log on details. Access will take approximately 1 week.

GP2 Website: <https://guidepoint.losscontrol360.com>

Login details: GP2 Username and Password is same as the users Network ID and Password

Ordering Survey & Desktop Reviews

- Refer to Guidance Instructions issued on The Village for the following GP2 related information:
 - [GP2 Basics](#)
 - [Inspection Types](#)
 - [Risk Engineering Reviews – Underwriter Guidance](#)
This includes:
 - Important considerations for raising survey requests
 - Risk Management Fees – Calculation and Invoicing
 - [Raising a survey request from GenneXt](#)
 - [Raising a survey request from Portal](#)
 - [Raising a manual survey request for site inspections](#)
 - [Raising a manual survey request for DTRs](#)

CRES Mailboxes

Property		
Property Risk Engineering Mailbox	All general queries relating to Property Risk Engineering. These may include review of specific risk information, or confirmation of underwriting data, i.e. NAICS, Construction Class, etc.	In-country Risk Engineer's emails or PropertyRiskEng.au@Chubb.com
Fire Protection Impairments Mailbox	All fire protection impairments received by underwriters should be sent to this mailbox. The email address can be shared with the brokers. The Chubb Fire Impairment Form should be completed for impairments to fire protection systems with a duration of over 8 hours that affect more than 10% of the site.	FireImpairment.TH@Chubb.com
Casualty		
Casualty Risk Engineering Inbox	All Casualty Risk Engineering queries can be sent to this mailbox.	Casualty.RiskEng.au@Chubb.com

Fee Accounts

For all policies that include a separate Engineering Fee, please follow the steps below:

- Email the risk engineering manager with details of risk engineering services to be provided.
- Raise corresponding survey requests on GP2 ASAP with site contact details.
- Request a separate Closing for the engineering fee from the broker.
- Forward a copy of the closing to Property.RiskEng.au@Chubb.com for processing.

Essential Web Links

Risk Engineering:

- [APAC RES UW Resources - Property](#)
- [Guidance Instructions on GP2 Surveys](#)
- [Risk Engineering Resource Centre](#) (includes CRES Permit Forms and Risk Bulletins)

Underwriting:

- [APAC P&C Property](#)
- [TUG](#)
- [AS Separation Distance Calculator](#)

Natural Perils:

- [SpatialKey](#)
- [COG Flood Underwriting Guide](#)

Training Material:

- [ACP Cladding Guidance](#)
- [NAICS Code Selection](#)
- [Construction Evaluation](#)

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