

Chubb Risk Consulting

SERVICES FOR

Public Entity Industry Clients

Public entities are as unique as the inhabitants who occupy them; no two are exactly alike. Chubb understands the varied exposures of local community governments and delivers coverages tailor-made for their unique needs. Chubb provides tailored insurance to a wide variety of public entity communities, such as cities, towns, villages, counties, special districts, commissions, and public entity pools.

[Chubb Risk Consulting](#) offers tools, resources, and specialization to provide solution-oriented products and services. We craft pragmatic solutions with our insureds and offer recommendations to help minimize loss potential.

Employing a network of nearly 500 global risk engineers and more than 120 risk specialists, with decades of experience, Chubb's risk engineers take the time to understand each company to align service strategies with its community needs.

The [Chubb Risk Engineering Center](#) is fully equipped and staffed to deliver loss mitigation training across multiple lines of business and offers courses specifically tailored to address the unique risks faced by clients. Our Center is dedicated to providing advanced and collaborative educational resources, ensuring clients can access the latest tools and knowledge specifically designed to manage their risks effectively.

Services Available to Clients

Services can be provided based on mutually agreed upon program structure and can be delivered on a bundled or direct sold service basis.



Property, Resiliency and Equipment Breakdown

Boiler & Pressure Vessel Jurisdictional Inspections	Business Continuity Plan Consultation	Cold Weather Preparedness Program Evaluations
Contingency Planning	Data Center Operational Resiliency Assessments	Disaster Preparedness Consultations
Drone-based Thermographic Infrared Roof Evaluations	Electrical Preventative Maintenance Program Evaluations	Environmental Site Assessments
Fire Protection Impairment Programs	Fire Protection/Sprinkler Plan Reviews	Fire Protection System Witnessing – Acceptance Tests, Routine Inspection Oversight

Property, Resiliency and Equipment Breakdown *continued*

Fire Pump Test Witnessing	Flood Emergency Response Plan Evaluation	Guidance on Technology and Equipment Selection
Hot Work & Impairment Programs	Infrared Thermographic Evaluation of Electrical and Mechanical Equipment	Mobile and Stationary Equipment Preventative Maintenance Program Evaluations
Mobile Equipment Inspection Operator Training	Natural Hazard and Physical Risk Climate Change Risk Assessments	Natural Hazard Defense and Mitigation Program Review
On-site Physical Hazard Risk Assessments	Operations and Maintenance (O&M) Program Reviews	Physical Risk Analysis for Resilience
Property Conservation Review	Property Risk Management or Business Continuity Program Benchmarking	Property and Builder's Risk Inspections – On-site or Virtual
Security Vulnerability Assessments	StreamLabs Water Risk Mitigation Solution	Vacant Property Risk Assessments

Warranty and Long-term Service Agreement (LTSA) Reviews

General and Environmental Liability

Assistance in Selection of Flooring Materials Through Testing of Sample Products	Fire Life Safety Evaluations	Guidance Information on Contractor Management
Indoor Air Quality Assessments	Industry-focused Slip, Trip, and Fall Prevention Guides	On-Site Slip Resistance Testing of Floors Using XL Tribometer
Premises Liability Risk Assessments	Review of Emergency Response Programs Assessments	Review of Floor Maintenance Procedures
Review of Inspection, Testing, and Maintenance Routines for Life Safety Systems	Review of Security Vulnerability Assessment	Risk Management Assessment Tool/ Benchmarking Assessment for Slip, Trip, and Fall
Site Security Risk Assessments	Vendor Discount – Red Alert Wax	Vendor Discounts – Shoes for Crews

Auto Liability

Electric Vehicle (EV) Parking & Charging Stations Risk Management Assessment	Fleet Claim Trend Analysis	Fleet Safety Program Review & Development and GAP Analysis
Fleet Safety Training	Fleet Safety Video Development	Hired and Non-Owned Exposure Evaluation
Incident Investigation Program Review	MVR (Motor Vehicle Record) Program Development	National Safety Council (NSC) Defensive Driving Courses 4, 6, 7 hours
Ride Along/Commentary Driving	Technology Research Consultation	Telematic Program Assessment

Telematics Alert Trending

Examples of Success Stories

Community College	Chubb Risk Engineering Services partnered with a Community College to enhance their safety and risk management strategies through innovative technology. By integrating Unmanned Aerial Systems (UAS), commonly known as drones, into their inspection processes, Chubb provided a comprehensive and safer assessment of the college's facilities. Multiple drone flights were conducted, capturing high-resolution visual and infrared thermography images of the building's roofs. This advanced approach identified potential issues such as water intrusion, debris, ponding, and vegetation that could lead to future damage if not addressed. The detailed imagery and data collected allowed for a thorough evaluation without the need for risky physical inspections, ensuring a safer environment for both employees and the college. The Community College Foundation received actionable insights to mitigate potential losses and maintain the integrity of their infrastructure, exemplifying the successful integration of cutting-edge technology in risk management.
Municipal Pool	<p>To determine if the pool's exposures were within Chubb's appetite, Chubb's underwriters capitalized on the expertise of their risk consulting team and arranged for several surveys. The liability triage team performed a thorough online desktop overview of the pool's constituents and anticipated the need for pragmatic recommendations based on their knowledge of commonly cited pool safety hazards.</p> <p>The onsite and virtual surveys were a bit more complicated, with teams going to the required location or viewing it through Chubb's live streaming video application 'GuideStream' to determine if the municipality's risk management controls were in place.</p> <p>Once the surveys were completed, Chubb's underwriters were able to craft an insurance program and presented it to the broker within their target pricing and quote-by date.</p>

Lower Your Risk Today with Chubb Risk Consulting

Our team of world-class industry professionals is readily available to partner with your community and effectively mitigate any risks you may face. Contact our team below to explore how we can help you manage risks more effectively.

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32 Years of Experience

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To learn more about Chubb's capabilities in our Public Entity Industry Practice, visit our [website](#).

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For more information, visit us at www.chubb.com. Chubb's loss control services are not a substitute for, and do not excuse a client from, fulfilling any legal duty they may have to provide a safe workplace, premises, product or operation. Chubb's loss control services are not intended as a substitute for advice from legal counsel, nor are they intended to supplant any duty to provide a safe workplace, operation, product or premises. Any duty to implement Chubb's recommendations rests with the client not with Chubb.