

# Chubb Resilience Services

As climate events increase in frequency and intensity, businesses, communities and homeowners are confronted with ever-increasing challenges and critical decisions. From planning for or recovering from damage to properties and homes, to rising insurance costs and heightened stakeholder pressure, physical climate risk is a pressing reality.

Chubb Resilience Services offers comprehensive solutions to help businesses, homeowners and community decision-makers understand their exposure to physical climate risk, how it will evolve over time, and what can practically be done to mitigate against that risk.



## Physical Damage

Property damage to homes, businesses and critical infrastructure



## Increased Costs

Increased energy, operating, replacement, and insurance costs



## Disruption

Disruption of critical infrastructure, operations, supply chain, and displacement



## Changing Landscapes

Regulatory pressures and increased need for sustainable practices

## Our Approach

We combine our extensive experience in risk management and engineering, with cutting-edge climate models to offer businesses, homeowners and communities valuable insights and actionable recommendations to navigate the challenges and opportunities arising from climate events. This approach helps our clients to mitigate and adapt to evolving climate conditions, thereby enhancing resilience.

Our intelligence can serve as an additional layer of information to underpin investments or support insurance policy discussions. By investing in climate risk and resilience, clients can reduce their vulnerability to unexpected events, leading to cost savings and improved continuity.



## Solving Client Challenges

### Commercial



### Community



### Consumer



What and where is my biggest physical climate risk?	Is my community safe?	How critical is it for me to become more resilient?
How will my risk portfolio evolve over time?	What can we do — and what can we afford to do?	Is insurance available / affordable to me?
How and where should I invest to mitigate risk?	What are other communities doing better than us?	What are my options to re-build / mitigate against risk?
What is the financial impact to my business?	What is the impact to our communities' homeowners / businesses?	
What is the impact to my insurance premium?	How does this impact our access to affordable insurance?	
<b>How we can help: ▼</b>	<b>How we can help: ▼</b>	<b>How we can help: ▼</b>
<ul style="list-style-type: none"> <li>✓ Provide a clear landscape of current and future climate risk</li> <li>✓ Support better-informed investment decisions</li> <li>✓ Support regulatory requirements</li> <li>✓ Contribute to an enhanced reputation, brand and competitive advantage</li> <li>✓ Improved business continuity</li> </ul>	<ul style="list-style-type: none"> <li>✓ Awareness of where and how to improve resilience practices and what best practice is</li> <li>✓ Provide a clear view of high-risk areas to prioritize for investment / development</li> <li>✓ Promote / maintain economic resilience</li> <li>✓ Increase community engagement</li> <li>✓ Improve infrastructure resilience</li> </ul>	<ul style="list-style-type: none"> <li>✓ Understand facts on current / future climate risks</li> <li>✓ Better assess insurance coverage options</li> <li>✓ Mitigate losses</li> <li>✓ Improved property value</li> </ul>

## Chubb's Climate Risk & Resilience Services

There is no one-size-fits-all when it comes to climate risk and resilience. We tailor our services to each client's individual priorities and challenges. Our analysis combines historical events, losses and claims data with advanced site engineering assessments and forward-looking climate models, and finally quantifies the financial impact of losses and mitigation measures to empower homeowners and businesses in their decision-making.

Risk	
<b>Risk Prioritization</b>	Initial portfolio screening to prioritize key locations for risk analysis.
<b>Property Risk Assessments</b>	Assessment of historical and current physical climate risk (single property or portfolio level) leveraging site visits and desktop analysis to provide baseline of risk.
<b>Climate Modeling</b>	Forward-looking climate modeling to assess how identified risks will evolve over time and impact a property's level of risk.
<b>Risk Quantification</b>	Quantify the property loss value for current and future climate risk scenarios.
Resilience	
<b>Resilience Planning</b>	Prioritized engineering-based resilience recommendations and physical hardening measures to mitigate against the identified current and future risks.
<b>Community Resilience Assessments and Roadmap</b>	Maturity analysis of community resilience measures to provide homeowners, businesses and local government tactical recommendations to improve their resilience to identified risks.
<b>Benefits Quantification</b>	Quantify the benefit and ROI of implementing the resilience recommendations we provide.
<b>Leading Practice</b>	Workshops and outreach to share best practice and innovation in risk mitigation / adaptation measures.
Recovery	
<b>Resilient Recovery</b>	Engineering-based recommendations to help communities, homeowners and businesses re-build in a more resilient manner after an event.

## Selected Case Studies



### Commercial



We provided flood-focused risk and resilience assessments on multiple sites to a solar developer to support their site selection and development process. We evaluated physical climate change exposure using scenario-based climate models, analyzed historical events and applied engineering principles to develop exposure control recommendations. Our risk analysis and resilience recommendations provided the client with the insights to inform their strategic investment decision-making process.

### Community



We supported a community with a major risk of wildfire by providing an assessment and review of the current state of its mitigation measures and provided recommendations to enhance community resilience and response capabilities. The goal for the community was to increase resilience across its homeowners and businesses to make sure insurance solutions continue to be available and affordable.

## Why Chubb?

By investing in climate resilience, our clients gain the knowledge and tools to navigate the changing climate landscape, ensuring their business remains profitable, resilient, and competitive.



Risk Management is at the heart of what we do. We have the expertise to translate climate risk into actionable insights to support your business.



Our access to historical events, losses, and claims data, combined with our forward-looking climate risk modelling, provides a powerful foundation for data-driven insights.



We are your strategic partner, supporting you in critical decision-making daily. We can be your one-stop shop to streamline risk management and mitigation strategies.

## For More Information, Please Contact



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