

# The Client Experience

An Interview with Frances D. O'Brien,  
Senior Vice President, Chubb Group, Division President, North America Personal Risk Services, Chubb

**EDITORS' NOTE** Fran O'Brien has executive operating responsibility for the personal lines property and casualty insurance business that serves successful families and individuals in the U.S. and Canada. Prior to ACE's acquisition of Chubb in January 2016, O'Brien was Senior Vice President and Chief Risk Officer of Chubb, with global responsibility and oversight for identifying, measuring, monitoring and minimizing operational, financial and strategic risks across the organization. She joined Chubb as an actuarial trainee in 1980 and served in a number of positions of increasing responsibility in actuarial, product development and underwriting, including Chubb Personal Insurance (CPI) Chief Underwriting Officer, CPI Chief Underwriting Officer for International Business, and CPI Worldwide Underwriting Manager. She holds a B.S. degree in mathematics from Villanova University.



Frances D. O'Brien

## What are the key areas of focus for Personal Risk Services?

More than 40 years ago, Chubb became the first company to specialize in personal insurance for successful families and individuals. We continue to look at our target market clients and find ways to develop innovative products and services to make sure that they're protected from both the everyday risks of owning a home and automobile and going about their daily lives as well as the unique risks that come with achieving considerable success in their lives and professions.

## How critical is innovation for Chubb and where is innovation taking place in Personal Risk Services?

We know that our clients' experience outside of the insurance industry frames their expectation of how they want to deal with us. Our clients are very concerned, especially these days, because they're much more aware of the risks they may be facing from severe weather events, distracted drivers texting and using social media, and the need to protect their data and their privacy.

We have clients who are very aware of these and other risks, and they are looking for a company that can provide products and services to help them manage those risks.

We innovate in a number of areas. One is the products that we offer. Everybody thinks about their homeowner's insurance as covering break-ins, fires and other things that can go wrong in the home. But we look for ways to do more, so we think about how we can help clients predict and prevent those things from happening in the first place.

We wrap our products with a suite of services. For example, we offer our customers a home scan service where we use thermographic cameras to look inside the walls of their house. We look for hot spots which would indicate if there is an electrical problem, or for cold spots which would detect water behind the walls. We are able to help clients address those situations prior to them becoming a very big event that could result in large repairs that force them out of their house.

Another service, called property manager, helps clients who have second homes in the path of a hurricane. After the hurricane passes, we go to their home and see if they've had any damage so that they don't have to worry about trying to get there themselves. Typically, we're able to deploy resources to get there in advance of the client.

## Have you introduced new products and services for emerging risks?

Yes, we stay on top of new risks. For example, we've just introduced a new cyber product that covers things from ransomware to cyberbullying. We also recently announced a new service if your insured car is totaled. We're the first company that will wipe your private information from the car's navigation system so that wherever that car goes for salvage, no one can get your home address, your contacts and other things you might have programmed into the vehicle, such as gate and garage door opener codes.

We are always thinking about our clients and the exceptional service we provide to them. We like to say, "you're more than a claim to us, you're a client." We work to stay ahead of evolving risks and come up with either a product or a solution to help them navigate that risk.

We are also investing heavily in digital technology so that we can communicate more efficiently with our clients. Our clients are very interested in getting text alerts from us. They're very interested in chatting with us, not only around the general service issues such as a bill payment, but also about the things they need to do in the event of an imminent hurricane, a winter storm or other exposures that they may have.

I think about innovation based on the client experience, around service and staying ahead of the changing risk environment in which we live.

## How critical is collaboration as part of the Chubb culture?

The great thing about the Chubb culture is that it not only allows employees to navigate their careers across different lines of business, but also provides an opportunity to move geographically around the world and to move between business units in order to develop your career.

Chubb is a highly collaborative organization with everybody focused on its overall success. ●

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We also think about things that occur around potential claims. We have a wildfire defense service which, in the event of an approaching wildfire, actually sends professional wildfire firefighters to our client's house to take mitigation steps to try to protect the home from burning down.