

CHUBB Risk Consulting Group
 Chris Scarpone
 AVP, Technical Operations Manager
 PRS Risk Consulting / North America

1

Risk Consulting Mission & Philosophy

To counsel policyholders on effective techniques to maximize their health and personal safety through innovation loss prevention consultation, establish and maintain proper coverage limits, and simplifying the settlement of claims through accurate documentation.

CHUBB

2

Chubb Risk Consulting

160 North America Field Risk Consultants + Home Office (Leadership, Technical, Desk Consultants & Scheduling Coordinators) = **400+** Total Years of Experience & **18** Average Years of Experience

CHUBB

3

Agenda

1 Loss Prevention

2 Replacement Cost & Home Inspection Process

3 The Home Layer by Layer

4 Fire Protection

5 Course of Construction

6 Premier Services

7 Weather & Wildfire

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

4

Loss Prevention

When There's Too Much Water

Water damage is more common and costly than you think.

#1
source of property damage is non-weather-related water losses

45%
of all interior property damage is caused by water, happening more often than fire or burglary

3 months
average time clients are out of their home after additional living expense is activated

2x as likely
to suffer a second water loss if you've already experienced one

\$85,000
average interior water damage claim payout

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

5

Choosing a Device

Devices to help protect your home from water damage

To choose the water shut-off device that works for you, consider one of the four Chubb-preferred devices.

Once you install one, you can receive a discount on the device and on the cost of your Chubb homeowner's insurance.

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

6

Questions

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

13

Infrared Thermography – What is it?

Detection of infrared energy emitted from an object or area and displayed as an image via temperature differential

Areas of Concern

- Water intrusion
- Electrical hotspots
- Missing insulation creating potential hazard (frozen pipes)

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

14

Moisture Anomaly Example

Moisture anomaly found on living room ceiling, pipe leaking in laundry room above.

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

15

Inflation & Replacement Cost Factors

- 2025 Material Costs
- Labor Trends
- Additional Factors for Reconstruction Costs

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

16

Material costs 2026

Building material prices rose over 3.3% year-over-year

Percentage change in costs by month January 2025 to January 2026

Materials such as interior trim (4.9%) and paint (2.4%) saw the biggest year-over-year increases, while lumber (-1.6%) decreased.

Total reconstruction costs, including materials and labor increase 3.8%

CHUBB

Market Trends 2026 | Chubb 2026. All rights reserved.

17

Labor costs continue to rise 2026

Wage increases for residential workers rose 4.21%

Annual percentage change in retail labor rates January 2025 to January 2026

Concrete masons had the largest change with a 16% year-over-year increase, as opposed to a Heating/AC Mechanic at 3.6%, and a Drywall at 3.4%.

One-third of construction firms face project delays due to workforce shortages.

CHUBB

Market Trends 2026 | Chubb 2026. All rights reserved.

18

Do not distribute without prior authorization.

Unique Details & Features




- Built-ins
- Custom Paneling
- Antique Fireplaces
- Wet bar
- Butler Pantry
- Wine Cellar
- Home Theater
- Staircases
- Crestron
- Lutron
- Central Vacuum

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

22

Unique Details & Features




CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

23

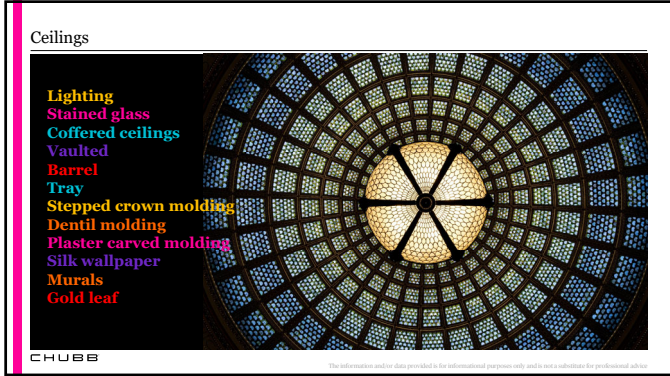
Unique Details & Features



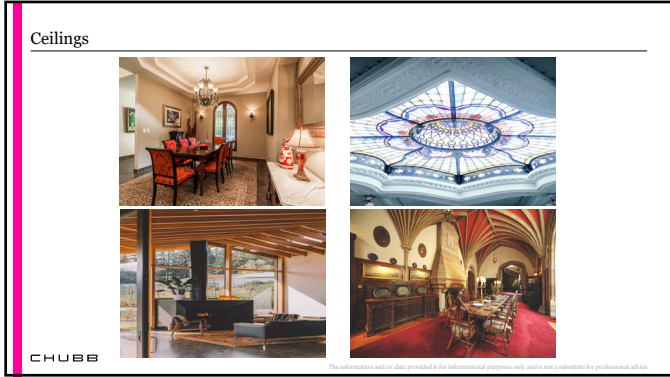
CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

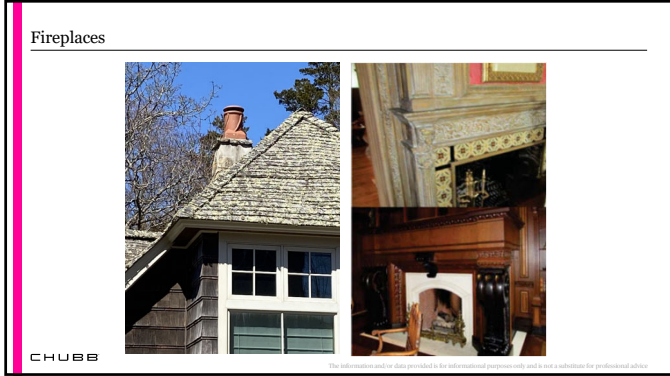
24



25



26



27

Fireplace Safety: Spark Arrestors



CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

28

What is one of the most common fireplace related loss?



Improper Ash Disposal

is cited by The National Fire Protection Association as causing approximately 10,000 fires a year.



Loss Prevention

Fortunately, this type of loss is one of the most easily prevented losses by merely imparting the proper knowledge to our clients.



- Pocket on Bucket holds shovel
- Tight fitting lid keeps ashes inside all the time
- Sturdy metal handle with wooden grip
- Raised bottom and thermal insulation
- Large capacity 4.75 gallons

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

29

Questions




CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

30

First Floor




- Formal Entry
- Living & Family Room
- Library
- Kitchen & Pantry
- Sunroom
- Gallery

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

31

Second Floor



- Bedrooms
- Master Suites
- Walk-in Closets
- Bathrooms
- Laundry Room

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

32

Attics



- Fire Protection
- Insulation
- Water Damage
- Drip Pans
- Anti-Freeze
- Low Temp Sensors
- Insulated Pipes

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

33

Typical air handler set-up with drain pan and condensate drain



CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

34

A recipe for disaster

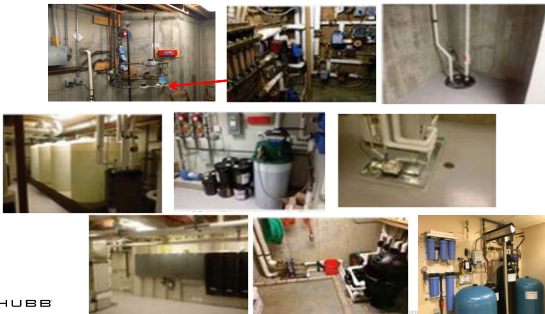


CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

35

Basements and Mechanical Systems



CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

36

Electrical Systems and Concerns

Circuit Breakers **Knob and Tube Wiring**
Fuses

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

37

Basements can also be expensive

Wet bars **Home theaters**
Wine Cellars **Fitness Rooms**
Saunas **Golf simulators**
Pools **Mechanicals**

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

38


Roofs

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

39

Attached Structures




- Porches**
 - Open
 - Screened
 - Enclosed
 - Covered
- Garages**
 - Built-in
 - Attached
 - Basement
- Basement**
 - Finished
 - Unfinished
 - Walkout
 - Crawl
- Decks**
- Raised Terrace**
- Balconies**
- Porte-cochere**
- Sunroom**

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

40

Other Structures



- Barn**
- Pool & Spa**
- Pool House**
- Cabana**
- Garage**
- Guest House**
- Tennis Court**
- Gazebo**
- Greenhouse**
- Dock**
- Koi Pond**
- Putting Green**
- Outdoor Kitchen**
- Solar Panel**
- Fencing & Gates**
- Driveway**
- Walkway**
- Retaining Wall**
- Sea Wall**
- Unique Structures**

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

41

Liability Concerns



- Cracked Sidewalks**
- Railing**
 - Missing pickets
 - Height
 - Non-existent
- Attractive Nuisances**
- Business Exposure**
- Animal Concerns**
- Trees**

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

42

Reports and Recommendations

Inspection Output

Downloadable Inspection Report

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

43

Inspection Report, Replacement Cost, Info Slicks, Photos

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

44

Requirements & Suggestions

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

45

Questions

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

46

Fore Protection

**Total Response Time
Required Water
Site Accessibility
Construction Type
Fire Sprinkler Systems
Fire Detection**

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

47

What is a Dry Hydrant?

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

48

Renovations, Additions & Updates



CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

49

Course of Construction

Initial
Contractor Interview
Follow-up
Final
Checklist
Concerns




CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

50

COC Job Site Safety Checklist

Required Items:

- Fire Extinguishers
- No Smoking Signs
- Water Leak Detection System

Additional Loss Prevention Measures:

Note: Items on this list may be required by Chubb based on the location and scope of work

- Professionally Installed Temporary Fire Alarm Systems
- Professionally Installed Temporary Burglar Alarm Systems
- Residential Fire Sprinkler Water Flow Alarm
- Hot Works Program
- Flammable Liquid Storage Cabinet
- Fireproof Can for Flammable Rags

CHUBB


The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

51

General Worksite Safety

Fuel used to run equipment, portable heaters, etc.
 Gas line
 Diesel fuel
 Kerosene
 Propane

Oil based
 Paints
 Concrete sealers
 Finishes (lacquer, polyurethane, shellac)
 Solvents (acetone, turpentine, thinners)




CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

52

General Worksite Safety



Common Waste Materials Found on Construction Sites

It is important to note that rags and steel wool used in the application and/or clean-up of these flammable liquids must also be disposed of properly. They pose an extreme fire hazard due to spontaneous combustion.

CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

53

Questions



CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

54

Premier Account Specialist



CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

55

Premier Account Specialist

Premier Specialist Locations | Current State



CHUBB

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

56



CHUBB

57

Resiliency is important to homeowners

2026

81% who plan to purchase, build, or renovate a home in the next 24 months believe it's important to consider the resiliency of any future residence.

Higher perceived risk drives action: Homeowners who believe they are at greater risk from climate-related events (e.g., wildfires, floods, hurricanes) are more likely to invest in mitigation measures such as storm shutters, fire-resistant materials, or flood barriers. Studies show that risk awareness is a strong predictor of proactive behavior.^{1,2}

Experience with past events: Those who have personally experienced severe weather or disasters are more likely to take action. Direct experience increases both risk perception and willingness to spend on resilience.²

Regional differences: In areas with frequent or recent disasters, such as Florida (hurricanes) or California (wildfires), homeowners are more likely to invest in hardening due to heightened risk perception and stricter building codes.²

What type of property improvements can homeowners take??

- Select roofing material that are more fire resistant.
- Install impact-resistant windows.
- Ensure the grading and landscaping around the home will allow for water to better flow away from the foundation.
- Install flood vents.
- Whole home generators and battery backup systems.

CHUBB Market Trends 2026 | Chubb, 2026. All rights reserved. 61

61

Wildfire

CHUBB

The information and data provided is for informational purposes only and is not a solicitation for professional advice.

62

Wildfire Defense Services: 2025 Year in Review

A big thank you to all our employees that work together throughout the year to make the WDS program a success!

Available to clients with single-family dwellings in these states:

24 # of wildfires in 2025	4,051 Total outbound calls to alert clients of potential dispatch notices	8 # of saves to a primary structure as a result of physical actions taken by WDS
9 # months WDS was dispatched last year	295 # of total property visits	224 # of property visits that results in physical action by WDS

Proprietary and Confidential / For Internal Use Only 63

63

Wildfire

- 1. Clear debris and leaves off roof and out of gutters**
Accumulated debris can be an ignitable fuel source for flying embers during a wildfire.
- 2. Harden your home**
Hardening the exterior of your home can make it more difficult for fires to start. Consider using fire-resistant materials for your deck, fencing, siding, roof, and windows, and installing ember-resistant vents with 1/8" to 1/16" thick metal mesh.
- 3. Remove trees that hang over the roof**
Make sure tree limbs within 10 feet of your home that overhang the roof or chimney are removed.
- 4. Prune limbs and dead branches from trees**
Tree branches should be pruned up 8 feet off the ground to prevent ladder fuels.
- 5. Vegetation spacing**
Adequate vegetation spacing is critical, and each zone (see below) should be treated differently. Spacing between vegetation such as trees, shrubs, and plants can reduce the energy of a fire moving toward your home.
- 6. Relocate firewood 30 feet away from your home**
Firewood stacks should be placed 30 feet away from your home. It is recommended to place stacks on noncombustible pads such as concrete or stone, and if possible, to cover with a fire-resistant material.

** Depending on where your home is located, there may be specific local wildfire mitigation guidelines. It is recommended to consult with your local state fire agency or qualified fire management specialist about codes, requirements, and standards.*

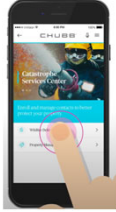
The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

Did you know 90% of homes lost to wildfire catch fire from flying embers, not from the heat of the fire? Defensible Space will help protect your home.

64

WDS Enrollment is Easy

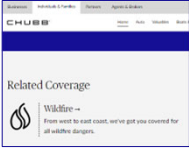
Mobile App



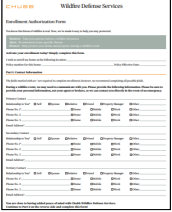
Online Chubb.com

Visit Chubb.com

- > Individuals & Families
- > Home
- > Wildfire




Mail-in / Email form



The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

65

Climate change concerns



- 90%**

 - of respondents are concerned about climate change; 53% greatly or considerably
- 76%**

 - use or plan to use sustainable/smart technologies to help mitigate impacts
- 60%**

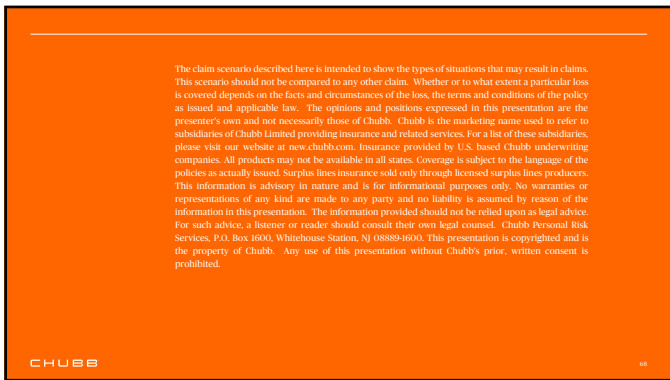
 - of those concerned trust their insurance carrier to advise them

The information and/or data provided is for informational purposes only and is not a substitute for professional advice.

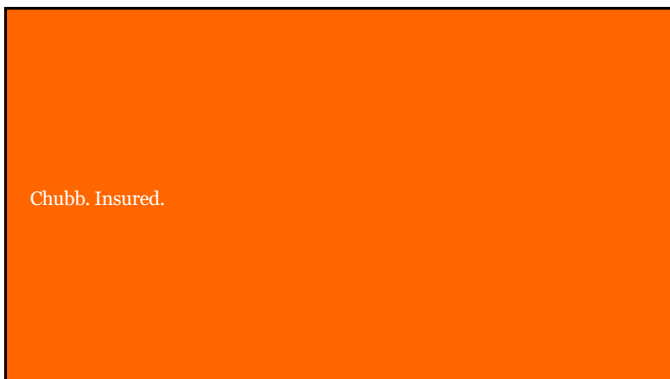
66



67



68



69
