

Chubb Personal Risk Services

CHUBB



With more than 30 years of experience specializing in the affluent market, we offer products and services designed to help protect the highly valued assets and peace of mind of our customers. These customers include many of the wealthiest families in the world, CEOs of *Fortune 500* companies and top art collectors. Chubb consistently strives to build long-term relationships with our customers, independent agents, and brokers across the globe.

Solid Financial Strength

Our customers can be confident that their physical assets are insured by a financially secure organization. Chubb is the world's largest publicly traded P&C company, and are rated AA by Standard & Poor's and A++ from A.M. Best

Industry Leading Coverage

PRS offers an array of products ranging from auto to homeowners, valuable articles, liability and yacht insurance. Our mission is to continually evolve and expand the *Masterpiece*® suite – long considered the gold standard of affluent personal insurance – to provide new offerings that best meet the needs of high-net-worth consumers in an ever-changing world. A Chubb policy is just the start, as our customers also enjoy a full array of complimentary and optional services that expand the value of their relationship with us.

Unparalleled Service

The true test of any insurance company is how it responds to claims. We maintain a reputation for fairness and integrity by treating every customer – from policy issuance to claim settlement – as we would want to be treated. Agent and broker associations, industry analysts and publications the world over consistently honor Chubb for our service quality – especially claim service. Chubb has been ranked #1 for outstanding claim service 10 times in the Goldman Sachs U.S. “Quality of Service” Research Survey of Property and Casualty Producers.

Trusted Experience

As the industry-leader in high net worth personal insurance, Chubb has a worldwide network with operations in 54 countries and staffed by more than 30,000 employees.

About Our Customers

Our target market consists of affluent consumers who are seeking more than just a mass-market insurance solution. We offer risk management solutions that are tailored to the unique lifestyle and broader risk exposure of each client. The following profiles describe our typical customers:

Chubb Agribusiness

Masterpiece Customer

- Typically an entrepreneur/business owner, manager of a specialty practice, or a corporate executive.
- One or two well-maintained homes with rebuilding cost(s) in excess of \$750,000.
- Newer, more expensive automobiles.
- Collections of any size such as jewelry, fine arts, antiques, wine, collector cars or other valuables.
- Newer boats used for pleasure purposes.
- Interested in identity theft protection.
- Might sit on a non-profit board of directors.
- Tends to take luxury or adventure vacations.
- Liability need up to \$5 million or more.

SignatureSM Customer

Same as *Masterpiece* customer, plus:

- Multi-state, multiple distinctive and custom homes, possibly some international residence(s).
- Newer, luxury automobiles, often garaged in multiple states.
- Larger valuable collections.
- Likely owns a megayacht.
- Some insured assets (homes, boats, art) owned by trusts or LLCs.
- Likely has several domestic employees and needs employment practices liability coverage.
- May sit on multiple non-profit or for-profit boards of directors.
- Travels extensively in the United States and abroad.
- Has greater need for security assessment and planning.
- Interested in kidnap ransom coverage, travel insurance and personal director's liability insurance.
- Liability need up to \$10 million or more.
- May use a trusted advisor or risk manager in addition to an agent or broker.

Signature Premier Customer

Same as *Signature* customer, plus:

- Significant valuable collections.
- May have boat(s) with multiple ownership.
- Many insured assets owned by trusts or LLCs.
- Has many domestic employees and needs household staffing and management assistance.
- Family travels extensively and frequently.
- Critical need for security assessment and planning.
- Strong candidate for kidnap ransom coverage, travel insurance and personal director's liability insurance.
- Liability need often exceeds \$10 million.
- Family office or risk manager may oversee aspects of asset management and protection.

Collector Car Customer

- May or may not have attributes of Masterpiece, Signature or Signature Premier customers.
- Has one or more antique, classic or muscle cars.
- May have a large private collection.
- Values a broader policy and excellent claim service, because of a passion for cars and the hobby.

Recreational Marine Customer

- May or may not have attributes of Masterpiece, Signature, or Signature Premier customers
- Has a small boat, yacht or large mega-yacht
- May have one or multiple pleasure watercraft
- Values broad coverage options and excellent claims service from experts that understand the passion for life on the water.

Innovative and Specialized Products

The *Masterpiece* suite of personal insurance products includes coverage for the following:

- Automobiles and Collector Cars
- Custom, Historic and Vacation Homes
- Valuable Articles and Collectibles
- Yacht
- Personal and Excess Liability
- Primary and Excess Flood
- Group Personal Excess Liability
- Travel Insurance (in partnership with our Accident & Health division)

A Tradition of Service Excellence

For over 130 years, Chubb has been known for being swift, equitable and fair when it comes to paying claims. In addition to our renowned claim service, we offer best-in-class loss prevention and mitigation services. Our vast in-house experience, combined with access to an extensive network of outside experts, positions PRS to offer distinct services that are typically unavailable from mass-market carriers.

Loss Prevention and Mitigation

- Over 180 appraisal professionals trained in a variety of relevant fields including architecture and interior design, historic home preservation, security and fire safety evaluation, and fine art management. Our complimentary Home Appraisal Service helps reduce the chance of loss to life and property through loss mitigation recommendations and documents the special architectural features of the home in case of loss, and estimates the home replacement cost. All of our appraisal services help customers determine the appropriate limits of coverage to carry.

Chubb. Insured.SM

- Complimentary *Masterpiece* HomeScanSM service identifies hidden hazards in the home before they turn into potentially dangerous situations by using infrared thermography to detect moisture and electrical problems and missing or improperly installed insulation.
- Complimentary Wildfire Defense Services offered to Chubb homeowner policyholders in 14 states. Prior to wildfire season, enrolled policyholders can request a complimentary wildfire hazard assessment. As wildfire threatens, these policyholders can receive guidance and updates. A leading fire management organization may be automatically deployed to help protect enrolled homes if wildfire is imminent.
- Complimentary Chubb Property Manager service helps secondary and seasonal homeowner customers with wind coverage by automatically assessing the condition of the home after a hurricane, and if, needed, submitting a claim and arranging for emergency, short-term repairs.
- Complimentary identity fraud resolution and proactive services for all Chubb homeowner, automobile and Group Personal Excess customers.
- *Masterpiece* Protection Network referral database of 2,000 qualified providers specializing in home, contents and valuable articles services including the following: home construction, fire and home construction, fire and security systems, household and property management, fine art appraisal, collection management software, restoration, art shipping and storage facilities.
- In-house collector specialists offer custom advice to help customers care for valuable collections.

- Complimentary, in-depth lifestyle vulnerability diagnostic and unlimited security consultations offered to select customers to help assess the adequacy of household alarm systems, susceptibility to identity fraud, and other risks.
- Personal staff background checks and investigations are complimentary for Signature Premier customers and available at a reduced rate for *Signature* customers.
- Access to a household protection Web site with safety tips and prevention advice against litigation, violence, predators, fraud and other forms of crime.

Claim Service

- Over 97% of PRS customers surveyed are “highly satisfied” with their claim experience.
- 24/7 claim service support.
- 95% of all PRS first party claimants are receiving contact by an adjuster within 6 hours of reporting a loss.
- Strive to make final payment within 48 hours of settlement of a covered loss.
- More than 95% of reported PRS claims are handled by our own, in-house adjusters.

Ease of Doing Business

- ePolicyTM offers customers an industry first – an encrypted copy of their insurance policy delivered securely via e-mail.
- Online access so customers can view their policies, home appraisals and claim information and access a wealth of educational resources.
- Convenient options to pay online, by phone, personal check, debit or credit card, or even automatically.
- Speedy and accurate issuance of new policies, endorsements and renewals.

- *Masterpiece*[®] homeowners, valuable articles and automobile coverage may be packaged on one policy, with one bill in most states.
- Easy-to-read policy language.

Partnering to Build Your Client Base

- Build relationships, knowledge and programs with the financial advisor community to develop new lead source avenues for agents and brokers.
- Offer group personal excess liability and business travel accident coverages and complimentary services as cross-sell tools to bridge the gap between commercial accounts and the target market customers employed by these firms.
- Provide a focused approach to segmented automobile pricing to help facilitate deeper penetration of direct writer-controlled business.
- Conduct targeted sponsorships of high-end events to help agents and brokers build crucial relationships with current customers, prospects and lead sources.

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