



## Automobile changes for ACE Platinum Portfolio policyholders in Oregon

Dear Valued Partner

Please be advised the following changes have been approved by the Oregon Department of Insurance, effective March 1, 2016 for new business and May 1, 2016 for renewals. New rates will be available for quoting in PLS system on January 30, 2016.

Quotes issued through PLS and effective prior to January 30, 2016 will maintain the existing rates. Quotes with an effective date of March 1, 2016 or later must be bound and issued through PLS prior to January 30, 2016 in order to maintain the existing rates.

Please Note: These changes apply only to ACE Platinum Portfolio policies and do not impact Chubb or Fireman's Fund policyholders.

If you have any questions or concerns, or if you need assistance in updating the effective date of a quote, contact our Agency Services Center (800) 444-6161 (Option 4) and speak to one of our representatives who will be happy to assist you.

Following is a summary of the changes made to the Oregon rates:

### Automobile Changes: +5.0%

Liability: +3.3%

Physical Damage: +7.6%

- Revised Base Rates

### Pre-Renewal Review:

The ACE Platinum Portfolio policies are available online 60 days prior to renewal and issue 45 days prior to renewal. We encourage you to use this 15 day window to review and modify policies before they are printed and mailed to the customer. Reviewing the policies in advance allows you to get ahead of the renewal process and ensure a smooth transition from year to year. Please consider the following as part of your renewal review:

- Maximizing package credit opportunities by including home, auto, umbrella, and valuables
- Increasing umbrella and valuable article limits to provide enhanced coverage and to take advantage of policy discounts
- Consider scheduling valuable articles, which offers better coverage and provides savings on reduced contents coverage
- Review deductible options, keeping in mind that deductibles \$2,500 and over on homeowners and \$1,000 and over on auto are eligible for our unique Deductible Reserve feature

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*Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [new.chubb.com](http://new.chubb.com). Insurance provided by ACE American Insurance Company and its U.S. based underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services.*