

## The Chubb Difference: Part 1

### *Our Valued Partners*

Does your agency agreement  
with that *other* carrier  
state that *you* own  
your expirations and renewals?

If not, then *your* clients  
*may not* truly be yours!

You work hard to protect your most valuable asset — your book of business.  
Without written protection in the agency agreement with a carrier,  
your assets and hard work may not be protected.

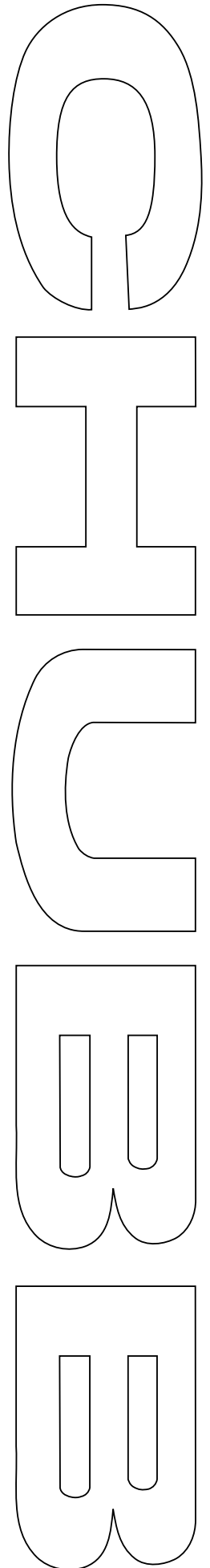
Do *your* agency agreements  
expressly provide:

That the carrier *will not* use  
its records *to sell to* insureds  
directly *without your* consent?

Is it protection if it's not in writing?

Chubb's agency agreement states: "We will not use our records to solicit  
policyholders for the sale of insurance or  
other products or services without first obtaining  
your written consent..."

Because we believe in the importance of working closely with independent agents  
and brokers, we do business with only a select number of agencies and brokerages  
that represent the best in the business. We take pride in the depth and  
duration of the relationships with the 5,000 independent agents who represent  
us and with the customers for whom we provide insurance.





**Chubb Group of Insurance Companies**

Box 1615, Warren, NJ 07061-1615

[www.chubb.com/personal](http://www.chubb.com/personal)

Chubb refers to the insurers of the Chubb Group of Insurance Companies.

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