

OPENING A DOOR...

WHEN IT COMES TO CRAFTING A PERSONAL INSURANCE PROGRAM FOR INDIVIDUALS WHO OWN CUSTOM-DESIGNED OR HISTORIC HOMES... COLLECTOR OR LUXURY VEHICLES... WATERCRAFT... AND VALUABLE JEWELRY, ART OR OTHER COLLECTIONS, THE RULES ARE DIFFERENT. THESE CUSTOMERS REQUIRE SPECIALIZED COVERAGES THAT SUIT THEIR LIFESTYLE AND EXCEPTIONAL SERVICE EVERY STEP OF THE WAY.

Since 1882, Chubb has specialized in serving customers with complex insurance needs. Acknowledged worldwide for insuring fine homes, possessions and assets, Chubb is perhaps best known for impeccable service that helps strengthen our producers' relationships with their customers.

Chubb, is, in fact, a business built on relationships. And we want to share a relationship with you. Whether you are a new or longtime producer without a Chubb appointment or a specialist in commercial lines, the Chubb Access Program can open your door to personal insurance solutions from Chubb.

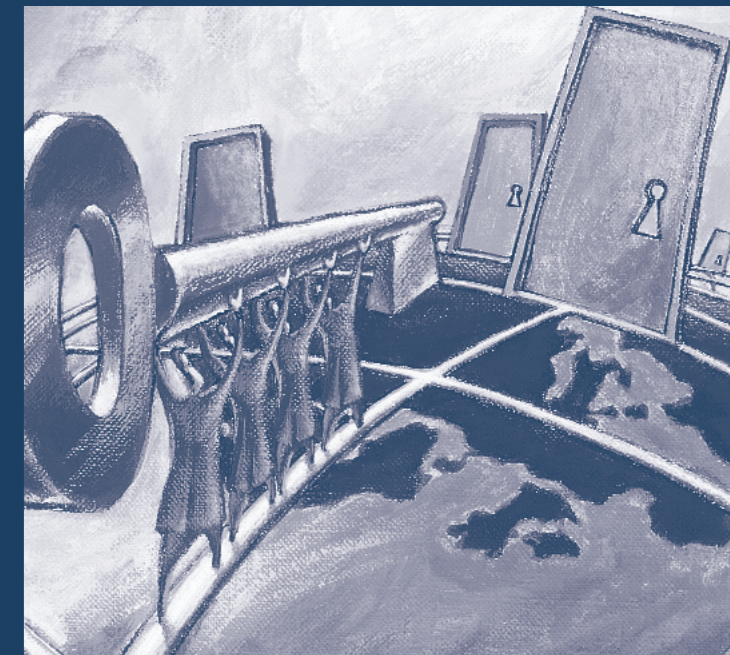


Chubb refers to the insurers of the Chubb Group of Insurance Companies. For promotional purposes, the Chubb Access Program is part of Chubb Insurance Solutions Agency, Inc. Chubb Insurance Solutions Agency, Inc. holds the following corporate licenses: AK 20280, AR 245906, AZ 21686, CA 0B11956, CO NPA00006334, CT 000972790, DC 0181702, ADE 150905, GA AYP101730, ID AG066567, IL 223197410, IN 229885N, KS22319741-000, KY 223197410, LA 216904, MA 1782924, MD NPF3389, ME AGN40947, MI 223197410, MN 9465, MO AG09509, MS0002828, MT 901277, NC223197410, ND 223197410-01, NE 87185, NH 366203, NJ 9256104, NM 550160, NV 5685, NY 789681, OH 24012, OK 91167, OR 806805, PA 3134, RI 223197410, SC 223197410, SD C5527, TX 15587, UT 6183, VA 223197410, WA CHUBBIS074DA, WV 2874, WY 223197410.



THE CHUBB ACCESS PROGRAM

OPENING THE DOOR TO
PERSONAL INSURANCE SOLUTIONS



Chubb Group of Insurance Companies

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Actual coverage is subject to the language of the policies as issued. The products and services described in the literature are not available in all jurisdictions. This literature is descriptive only.





THE CHUBB ACCESS PROGRAM

Offered through Chubb Insurance Solutions Agency, Inc., the Chubb Access Program is a cost-effective, back office solution, which offers you the unique opportunity to access Chubb's personal lines products and services. With the Chubb Access Program, you can build commissions, while creating an avenue for a full Chubb appointment. As a full-service agency comprised of licensed and highly trained insurance consultants, we specialize in placing complex personal insurance accounts and offering personalized customer service.

ACCESS BENEFITS YOU AND YOUR CUSTOMERS

You maintain the customer relationship, while Access agents work on your behalf to handle account acquisition, maintenance and retention.

Although business is brokerered through Chubb Insurance Solutions Agency, Inc. and Chubb is the agent of record, you retain ownership of your Access accounts.

PERSONAL INSURANCE FROM CHUBB

As a premier global insurer, Chubb offers more coverage options and higher limits than standard insurance policies. Chubb also receives consistently high ratings for financial stability from A.M. Best and for claim-paying ability from Moody's and Standard & Poor's, the leading independent analysts of the insurance industry. Following are just some of Chubb's personal insurance solutions:

- Home and Contents (including Vacation and City Homes)
- Valuable Articles (Jewelry, Fine Art, Collectibles, etc.)
- Automobiles (including Antique and Collector Vehicles)
- Watercraft and Yacht
- Personal and Excess Liability

QUICK AND EASY QUOTING

The Chubb Access Program provides online quoting whenever possible. Our commitment is to respond to all quotes within 24 hours. In most states, you are not required to fill out applications or obtain premium prior to issuance of the policy. To easily request a quote, call or fax us at:

Phone 1-800-884-3770
Fax 1-888-382-7115

FAVORABLE COMMISSION

Placing your accounts through the Chubb Access Program offers a favorable commission schedule. We can help expand your business with annual personal insurance reviews to assess the needs of your entire book. We make every effort to round out each account, and products sold to your customers through our customized marketing campaigns are credited to you.

ENSURING YOUR SATISFACTION

Upholding Chubb's tradition for impeccable service, the Chubb Access Program takes great pride in serving your customers, but also in satisfying you. Here's how:

- Agent satisfaction surveys to determine how we can better serve you
- Quarterly agent newsletters describing new and enhanced products and services

UNPARALLELED CLAIM SERVICE

Chubb has built its name and reputation on the belief that, when losses occur, the service provided in resolving the claim is an integral part of what the customer purchased with a Chubb policy. Your customers can report a claim anytime, anywhere. Chubb makes every effort to respond to reported claims within 24 hours and strives to issue payment within 48 hours of settlement.

Phone 1-800-CLAIMS-0
Web www.chubb.com/lossrpt

GETTING ENROLLED

More than 800 agents use the Chubb Access Program to place and service their most valued personal insurance accounts. The following requirements are necessary for enrollment:

- E&O coverage for \$1 million or more
- Resident and nonresident agent licenses
- Federal tax ID number
- Signed Chubb Access Program agreement

TO LEARN MORE

Open your door to personal insurance solutions from Chubb. Contact the Chubb Access Program Monday through Thursday, 8 am to 7 pm or Friday, 8 am to 6 pm EST.

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Web www.chubbaccess.com