

To Our Valued Chubb Partner:

We would like to take this opportunity to familiarize you with an enhancement to our *Masterpiece®* Real-time System (MPRT). Effective June 13, 2008, we will begin to capture Roof Covering Type and Roof Shape countrywide.

Please review the highlights of the changes below:

We have introduced six Roof Covering Types and seven Roof Shapes. This information will be required on all new lines, first-time adds of a new location and standalone valuable articles policies on the Enter Residence Details screen in MPRT.

- Roof Covering Type selections: Asphalt Shingle, Metal, Slate, Tile, Wood Shingles/Shakes and Other.
- Roof Shape selections: Flat, Gable, Gambrel, Hip, Mansard, Shed and Other.

Today, we capture “Roof Covering Type” in California and Texas. The dropdown field that captures this information has been moved from the Enter Residence Information screen to the Enter Residence Details screen for consistency and ease of use. With this enhancement, we will require Roof Covering Type and Roof Shape information countrywide. *However, we will not capture Roof Shape in the state of Texas.*

In addition, the following changes will be made for **California**:

- We currently capture Roof Type for house only. With this enhancement, we will capture Roof Covering Type and Roof Shape for all residence types, including houses with Fair Plan Extension (FPE) and standalone valuable articles policies.
- For existing business, we will automatically convert policies from their existing Roof Type selection to the new Roof Covering Type as displayed in the chart.
- The chart displays the current sixteen Roof Type selections that are equivalent to the new six Roof Covering Types. For example, policies with Roof Type “Plastic” will automatically convert to Roof Covering Type “Asphalt Shingle” as described below:

Current- Roof Type	New –Roof Covering Type
Composition Shingle, Elastomeric, Plastic, Roll Roofing, Single Ply Membrane Systems and Tar & Gravel	Asphalt Shingle
Aluminum, Copper and Steel	Metal
Fiber Cement/Concrete	Tile
Recycled Roofing Products and Urethane Foam	Other
Wood	Wood Shingles/Shakes
Slate	Slate

Note: There is no impact to the existing Roof surcharge in California.

Florida:

- Today, we currently capture Roof Shape for all residence types. With this enhancement, we will also capture Roof Covering Types for all residence types and standalone valuable articles policies.
- The changes to MPRT do not impact the current Roof Shape credit.

Texas:

- There is no change to the existing Roof Covering Types and we will not capture Roof Shape at this time. However, we will begin to capture Roof Covering Types for Personal Article Floater (PAF) standalone policies.

For more information contact your Chubb underwriter or marketing specialist. We value your continued support and feedback. In a world of choices, thank you for placing your customers with Chubb.

Chubb Personal Insurance

Chubb refers to the insurers of the Chubb Group of Insurance Companies.
Actual coverage is subject to the language of the policies as issued.