

ACCESS

NEWS
SEPTEMBER 2009

THE LATEST NEWS FROM CHUBB INSURANCE SOLUTIONS AGENCY, INC.

Welcome to our Fall Edition of Access News

The French philosopher Albert Camus once said "Autumn is a second spring, where every leaf is a flower". Spring may be the traditional season of renewal, but at Chubb Access we agree with Camus, given all of the renewing that's happening in our office. We're thrilled that thousands of agents across the country continue to see the value of Chubb's strong financial position, and continue to recommend our Masterpiece product to your most important clients. The positive trends in Chubb's business only strengthen our desire to help you solidify your relationships with key customers, and to that end, you'll be seeing some changes in the coming weeks.

We will introduce the first in a series of informative webcasts designed to educate you and your staff about important marketplace issues. Chubb experts will provide information monthly, and you'll have an opportunity to speak with the company's senior leadership about a variety of topics. This month, we'll provide an overview of the risks of social networking, and how to protect your clients from the dangers of this growing and evolving form of communication.

We're also adding to our staff and developing new web-based training seminars. At Chubb Access, we aim to simplify the process of handling your most important customers. Please let us know how we're doing, and whether there's anything we can do to help make autumn a season of renewals for your agency.



Paul Morrissette, President
Chubb Insurance Solutions Agency, Inc.

What You Say On Line Is Everybody's Business

by Peter Spicer, Personal Risk Specialist and Communications Manager, Chubb Personal Insurance

Before revealing personal information on line clients should think about obvious risks to privacy, including identity theft, burglary and stalking threats. A recent situation in Arizona highlighted the dangers of tweeting vacation plans when doing so led to a home burglary. For those clients with children or teens in the home such risks are even greater. Clients need to be vigilant and agents and brokers can help coach them to do so and to assure that if a loss does occur, they have proper coverages in place.

A growing trend is liability exposure brought on from libelous tweets or posts. On Twitter, people are limited to 140 characters, but on a blog, the author can go on and on. In both cases there is no editor to serve as a conscience - no cooling off period before firing off the first words that come to mind. By posting something potentially inflammatory, clients are open to lawsuits. If what you are posting is merely malicious opinion and unconfirmed rumor, don't repeat it.

Social media brings many people together, but it has also helped depersonalize public discourse. When people interact via a machine - a keypad and a screen - without benefit of body language or facial expressions, there is a high

risk for misunderstanding and, more to the point, mean spiritedness. The individual who tweets or posts something negative about a co-worker, schoolmate or family member would not stand on their front porch shouting the same things - yet by tweeting the comments the practical impact is far greater.

Insurance can help. With Chubb, personal liability coverage automatically includes Personal Injury (covering libel & slander suits among other things). Even the casual user of social media should have Personal Injury protection, as should any client with children. Unlike a mass market policy, there is no need to endorse the coverage on to a Masterpiece homeowners policy or to buy a separate excess policy to be protected for covered suits.

Chubb also provides Identity Fraud coverage under our homeowners policy to help mitigate expenses to re-establish credit and pay for attorney services. Best of all, Chubb automobile and homeowners customers have access to complimentary identity management services from Identity Theft 911, a leading provider of identity theft education, prevention and resolution services.

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Learn how you can protect yourself on the social networking scene.

Collector Car Insurance

Hidden Costs? Deductibles? Usage Restrictions?

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Learn more about our easy, convenient and secure payment options.

- DON'T FORGET -



Join us for our Webcast
SOcial NETWORKING
Guest Speaker: Pete Spicer
Dates: Thursday,
September 24th, and
Thursday, October 29th at
11:00 am ET

E-mail announcement
coming soon.

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CHUBB

Protecting your Collector Car

Jeff Walker, Sr. Relationship Manager

It's a beautiful summer day and you decide to take your collector car, your "baby", out for a drive on the local roads. You've worked hard all week, and look forward to spending some quality time with your pride and joy. While sitting at a stop light, a careless driver rear-ends you and inflicts significant damage to your car. How will your insurance company respond?

It is a devastating loss which will require unique skills and parts to fix. As car collectors, we'd like to think this doesn't happen, but the unfortunate truth is – it does. When driving to a local evening cruise, or just stopping to pick up some groceries, you are often the center of attention and admiration. Whether you have a '60's muscle car, a foreign sports car, or something pre-War, you treat your car with respect and care they deserve. Unfortunately, that doesn't mean everyone else does.

So how does your collector car insurance company measure up? Will they let you choose a body shop of your preference to do the repairs? Will they pay for original parts and repair your vehicle back to its original authenticity? Is the value of the vehicle locked-in, so you'll know exactly what you will be paid in a total loss? Were you over your policy's annual mileage limit when this accident happened? The answers to some of these questions can be frightening.

Jeff Walker, Senior Marketing Coordinator, Chubb Insurance Solutions, understands the challenges of repairing historic vehicles. With more than 10 years experience of insuring and restoring unique vehicles, Walker knows what it takes to rebuild a damaged car. "The proper insurance coverage for your collector car is just

as important as the right carburetor or proper fit of a fender. Some collectors aren't aware of the shortcomings of their policy until it's too late. Collectors should be able to enjoy their cars without worrying about what their insurance will and will not cover - and you certainly do not want to wait until a major loss to find out."

While seeking the right insurance for your car, or even evaluating your current policy, there are many questions to ask: Will the insurance company limit your ability to use the vehicle? Are there hidden costs or deductibles that will apply in the event of a claim? Will your insurance company return the vehicle back to its original condition?

Beyond an investment, a collector car is a highly personal possession that embodies your many dreams brought to life. Above all—your car is "your baby." Walker points out that collectors do not need to settle for compromised coverage. "Anyone who has unique possessions should speak with their insurance company or agent. If you don't like what you hear, seek out alternatives." Taking some time to verify that you are properly covered can save you a significant amount of money and aggravation should you ever need to file a claim.

www.chubbcollectorcar.com

Your Chubb Access team is available to assist you with your Chubb customer's personal insurance needs. Please contact your Access representative at: 1-800-884-3770 or via e-mail:

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Access News is a free publication bringing you new information and trends within Chubb Personal Insurance. We appreciate you taking the time to read our newsletter and welcome your comments, cismarketing@chubb.com

Q & A



PREMIUM PAYMENTS

Your clients have a choice Chubb offers payment methods that are **Easy, Convenient, Secure**

DID YOU KNOW....

Chubb offers innovative bill payment options so that your client can choose the method that is best for them: electronic, phone or mail. [Learn more.](#)

Choosing Chubb's autopay option, your client has nothing to mail, no checks to write, no stamps to buy and reduced installment fees (applies in most states). Chubb's AutoPay Service saves your client time and money. It's Easy. Convenient. Secure.

[Learn more about Chubb's Autopay](#)