

Guidance: How to transact business in the new Chubb Integration

This outlines the general direction for how to transact business with the new company after March 1, 2016 (subject to regulatory approvals). If anything changes, we will alert you.

Transaction guidance

Effective March 1, 2016 and subsequently, place all **new customer*** business with Chubb in the Masterpiece system.

Exceptions:

- Rec Marine/Yacht – all boats will be placed in the Orca system:
 - Boats with hull values above \$1 mil will still be placed in the Orca system, however, additional coverage will be added to provide a more similar offering to the current Chubb yacht policy. Post close we will look to permanently close the coverage gaps with a contract enhancement.
- Place all Auto in HI, MA, NC, SC and VA in the legacy ACE system/product.
- Place all lines in KY in PLS
- Place all NJ Auto into the Chubb CAAS system.
- Place NC Home in the Chubb CAHI system.
- To comply with CA Auto regulations, place all CA Auto in either the Chubb or PLS system/product.
- In the following states, place individual personal excess with limits above \$10 million in ACE (States: AK, AR, DE, HI, ID, IA, ME, MS, MT, NE NV, NM, NC, ND, RI, SC, SD, WV & WY).

All renewal business, with the exceptions noted below, will remain in their current system/product, even when adding new risks.

Exceptions:

- Legacy ACE non-PLS States – Any new policy, line or module added for a customer in the following states follows the new customer direction above (States: AK, AL, AR, IA, ID, IN, LA, ME, MS, MT, NC, ND, NE, NM, OK, SD, VT-Auto, WV).
- Chubb Manual Auto or certain non-Masterpiece Auto States – Any new policy, line or module added in the following states follows the new customer direction above (States: HI, KY, MA, NC, SC, VA).
- In the following states for legacy Chubb policies, requests to increase existing individual personal excess coverage to limits above \$10 million will use the ACE product for the entire limit (States: AK, AR, DE, HI, ID, IA, ME, MS, MT, NE NV, NM, NC, ND, RI, SC, SD, WV & WY).

Other lines of business

- **Individual Personal Excess and Valuable Articles** – Follow the guidance for homeowners.
- **Group Umbrella** – Place new business in the Chubb product/system.
- **Rec Marine/Yacht** – New boats for existing Chubb Yacht customers will be added to their Chubb policy.
- **Legacy ACE non-PLS States** – Place new business in Chubb Masterpiece.
- **Flood** – Place new business and renewals in the product/company used for the customer's Home policy.
- **Family Protection /Family Security** – Place new business and renewals in the product/company used for the customer's Home policy.
- **Equipment Breakdown** – New business and renewals will follow the product/company used for the customer's Home policy.
- **Passport** (*individual travel and accident insurance product*) – Place all business in the Chubb system.
- **Worker's Compensation** – New business and renewals will follow the product/company used for the customer's Home policy.
- **Excess Over Excess** – We will no longer offer this product. Renewals will remain with the legacy ACE product.

Systems training available

If you are either being newly appointed to do business with a company, or just want to brush up on the technology available to you, please take the next few weeks to view our combined training resources:

- Masterpiece, Texas Platinum and Group Personal Excess product, systems and workflow training can be found in Chubb's Agent Connection. Simply log on to @chubb (agents that are new to working with Chubb will receive log in instructions) and look in the left-hand navigation for Agent Connection. You can register for upcoming live Masterpiece Real Time training sessions by clicking here (https://connect.chubb.com/agentconn/html/2016_mprt_newline_webcast_schedule.pdf), then logging on.
- ABIZ, PLS and ORCA systems and workflow training can be found on Abiz website. Log into ABIZ then click the Systems & Product Training link on the left-hand navigation menu. Then click the systems link to access tutorials and user guides. Registration links for upcoming live training sessions can be accessed on the Agent Resource Center in ABIZ.

*New customers are defined as a customer not having an existing home or auto policy with either ACE or Chubb that is written in their core system application (Masterpiece or PLS. Fireman's Fund customers not yet converted into PLS are considered an existing ACE customer and agents can add new lines in PLS prior to their policy converting.)



Examples/scenarios

SCENARIO 1: An agent has a homeowners customer in Connecticut whose home is placed in ACE PLS. The agent now wants to write the customer's automobile coverage with us for the first time, where do they place it?

Since this is a legacy ACE customer, the agent can package the auto with the home on the PLS policy.

SCENARIO 2: An agent has a legacy ACE automobile (only) customer in Indiana whose auto is a manual policy. They want to write the Indiana homeowners policy for the customer, where do they place it? What if the home were a secondary in Wisconsin?

Since this is a legacy ACE manual policy customer only, no PLS policy exists; all new lines of business follow the new customer direction. So for either the home in Indiana or the one in Wisconsin, it would be placed with Chubb in the Masterpiece system.

SCENARIO 3: A Virginia customer has an automobile policy in the Chubb CAAS system. They purchase a new additional vehicle. Where is the new vehicle placed?

Adding a new vehicle, and other standard endorsements, will continue to be supported in CAAS and on ACE manual policies. Therefore this vehicle would be added to the CAAS policy.

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