

The language of
insuring ~~high net worth~~
successful families
and individuals

CHUBB

Quick reference
messaging guide



At-a-glance words to *use* and *lose* when marketing to affluent prospects who are with standard carriers

Being too exclusive

Affluent, high net worth

High net worth insurer

Protecting a Frank Lloyd Wright-inspired home

Whether you have a Maserati or a Picasso...

Leading with better coverage

Do you have exposures you don't know about?

Make sure your policy is written for you

We're thorough

Using negative language

We'll identify your risks and exposures

If a loss occurs

Knocking the competition

Ordinary insurers may substitute inferior quality for your home's most distinctive features

Your home may not be insured to its full value

Other agents aren't independent or free to recommend what they think is best

Being more relatable

Successful, accomplished

Premium insurer

Protecting all the details that made your house your home

Whether you have a Mercedes or custom cabinetry...

Leading with a better experience

When you're at your worst, we're at our best

You deserve someone who will treat you with empathy and compassion

We're responsive

Focusing on the positive

We'll identify how to best protect you

If something happens

Highlighting what they DO get from you

With us, you'll never have to substitute inferior quality for your home's most distinctive features

Because of your success, your needs may have changed

I will tailor a comprehensive plan that prioritizes your needs, and I can advocate on your behalf



The new Chubb language

When you're with Chubb,
you're more than a claim.

You're our client. SM

- When you're a Chubb client, **we look for ways to say yes** SM across every step of your experience so you're made whole quickly
- And because you're a Chubb client, **we look for ways to do more** SM, giving you comprehensive protection to suit your unique needs, and preventing issues from happening in the first place

We look for ways to *say yes*

- Chubb adjusters are trained to respond to claims within 24 hours, and, once approved, to issue payment within 48
- During repairs, Chubb clients are kept comfortable in a comparable place to stay, whether that's a similar home in your school district or premium hotel

We look for ways to *do more*

- Chubb offers emergency medical assistance and protection for overseas travel with a Chubb travel policy
- Chubb partners with Wildfire Defense services, in select states, to help keep clients' homes safe from damage by clearing brush and applying a fire-retardant gel

Chubb. Insured.SM

This literature is descriptive only. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.

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