

eBusiness Solutions

For Applied Personal Agents

At Chubb, we strive to help agents and brokers service their clients better and faster. That is why we are pleased to provide multiple, complementary solutions that allow your agency or brokerage to immediately respond to your clients' requests.

In addition to providing easy access to our secure website, @chubb, we have teamed up with Applied Systems to develop and deliver solutions to your most frequent requests: downloads, real-time transaction processing, and real-time inquiries for billing, claim and policy information.

All are integrated with Applied's real-time product, Transformation Station.™ Or, you can access these integrated products directly by visiting @chubb at www.chubb.com/@chubb.

To further simplify your life, Chubb offers non-expiring passwords. Enter your @chubb User ID and password into Transformation Station once, and then forget it. Contact your Applied account manager or local Chubb representative for more information on how to use these exciting tools.

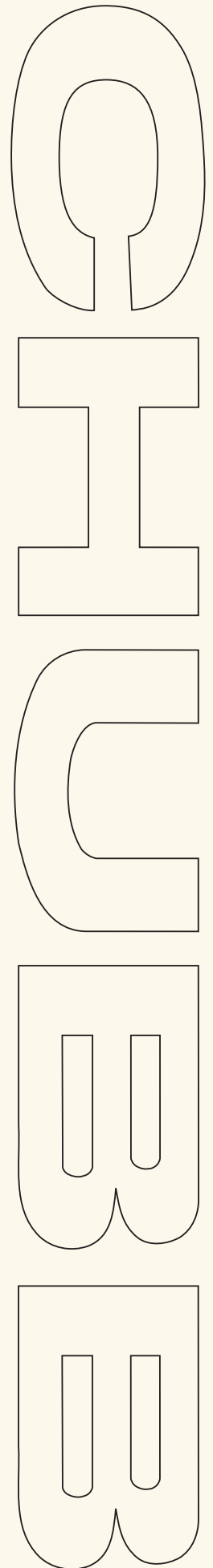
Real-time Solutions for Applied Personal Agents

Chubb is pleased to offer a broad range of real-time product and service offerings. Access to each of the following inquiry transactions can be made in real time using Transformation Station.

Personal Policy Inquiry Agents and brokers can view policy information, print a copy of a policy, submit changes to a policy mailing address, update mortgage information and more.

Personal Lines Endorsement Bridge/*Masterpiece*® Real-Time A fast, easy means of processing most *Masterpiece* policy transactions, "Real Time" reduces the amount of time required to make the more-common, less-complex policy changes. It also improves your customer response time, as you can easily complete policy changes during a single phone call with your client. Agents can access "Real Time" from the @chubb website or by bridging in from Applied's agency management system.

Personal Upload—NEW! Using Upload Service with *Masterpiece*® Real-Time Bridge, it is easier than ever to quote new customers, round out existing accounts, and do book transfers with Chubb. Copy information from your agency management system and transmit that information directly to us, reducing duplicate entry data, saving time and enabling you to focus on growth through the acquisition and quoting of new policies.



Personal Direct Bill Inquiry Policyholders, agents and brokers can use Direct Bill Inquiry to view insurance bill records, including those handled by bill payers other than the customer (such as a mortgage company).

Report a Loss Submit a loss while on the phone with your client and immediately provide them with a claim reference number that automatically cedes into your agency management system for future reference. TAM agencies using version 9.3 and higher can attach any supplemental documentation when sending the first notice of loss through Transformation Station (version 9.4 or higher is required for .TIF files). In addition, your clients who report claims directly may submit a loss 24/7 via our website, www.chubb.com.

Claims Inquiry Provide your clients with detailed information about their claim status within 24 hours of an update, including certain adjuster notes.

Download Solutions for Applied Personal Agents

Chubb is proud to sponsor the Real Time/Download Campaign, an industry-wide effort among numerous independent agencies and brokers, carriers, technology providers and user groups as well as agency and industry associations, to double the implementation of real time by agencies and carriers over the next year. For more information on the value of real-time functionality for your agency and the campaign, visit www.getrealtime.org. Chubb supports the following Real Time/Download products and solutions:

Daily Personal Lines Policy Download Populate your agency management system with the latest detail within two days of when a transaction occurs. Available for *Masterpiece* and most non-*Masterpiece* policies, except Yacht and Yacht Preference policies, this download transmits detailed policy information into your Applied system. Transactions include new lines, renewals, endorsements, cancellations and reinstatements. Chubb also offers initial loads of policy detail.

Initial Personal Policy Download You may opt to receive data for all active policies and/or those that are issued but not yet active when first setting up download with Chubb. Consult with your Applied system representative to determine if special requirements or one-time fees apply. Claims data is not available through initial downloads.

Claims Download Daily downloads of your claims detail will keep you on top of your customers' claims activities, including first notice of loss and claims status updates. No more rekeying or searching Chubb for updates. Claims Download is available to TAM agencies using version 9.3 or higher.

Monthly Direct Bill Commission Download Update your agency management system with your Monthly Commission Statements, allowing you to automatically update your accounting information and reconcile your agency records with Chubb's quickly and easily.

Personal Insurance Solutions on @chubb

Our secure website, @chubb, is accessed using a unique Chubb ID and password that can be requested by your office's Agency Administrator. (Agency Administrator IDs must be requested from your local Chubb representative.) Once you have your ID, you can make selections from a custom-tailored menu of online products—all outlined below—that are designed to help you provide first-rate service to your clients.

POLICY TRANSACTIONS AND INQUIRIES

ePolicy™ from Chubb A new service that delivers policies and related documents directly to your clients' email inbox, ePolicy dramatically enhances the way insurance information is retrieved, reviewed and stored—while also helping to preserve the environment. Agents and policyholders may enroll on www.chubb.com/personal.

Appraisal View A detailed appraisal report is created whenever a Chubb appraiser visits a homeowner policyholder. These reports contain photographs of the home, annotations of architecturally or historically significant details, and estimated values for rebuilding in the event of a covered loss. Appraisal reports may be accessed online by both the policyholder and the agent or broker.

Agent and Broker Contact Information The “My Policies” area of @chubb displays agent and broker contact information on the policyholder’s policy screens—a convenience when the policyholder has a question or wants a coverage update.

Masterpiece Manuals Agents and brokers can view, print or download current or past *Masterpiece* Rate and Rule Guides, Contract Guides and Coverage Summaries.

My Alerts! Chubb’s online document-delivery service is designed to help you manage important Chubb documents online. You can view and print Chubb’s *Masterpiece* transaction information, including policies, bills and appraisals.

CPI Agent Connection This resource library contains a variety of information such as *Masterpiece* Real-time updates, new services/products releases, business processes and marketing material. Containing Chubb Personal Insurance information not readily available elsewhere, it allows you quickly to find answers to clients’ frequently asked questions.

CLAIM TRANSACTIONS AND INQUIRIES

Claims Inquiry and Reporting Agents, brokers and policyholders can explore claim history, check on the status of a current claim and report a claim online.

Claims Check Inquiry Claims Check Inquiry allows you to view detailed claim check payment information on third-party liability and first-party claims within 24 hours of the claim check issuance. View either a list of payments or a specific check. Simplified customer searches allow you to quickly and easily obtain the information you need to respond to your clients’ questions. Historical information is available from January 1, 2003.

Chubb Preferred Vendor Application This application provides agents and brokers with online access to Chubb’s network of preferred, independent auto body repair shops and property restoration service providers who can quickly mitigate and repair damage caused by perils such as water, wind, fire or smoke. This enables immediate response to your clients’ needs for repair shop or restoration services assistance.

ACCOUNTING TRANSACTIONS AND INQUIRIES

Direct Deposit Commission Agencies can have commission payments deposited directly via Electronic Funds Transfer. Individuals in Accounting Specialist or Agency Principal roles can enroll the agency electronically using an application available via @chubb.

Monthly Commission Statements Select individuals within your agency or brokerage can access monthly commission summary information for personal insurance policies. Agents and brokers can view and print documents by producer code, on demand, for current and historical statements. Commission documents may be viewed, printed or downloaded to a spreadsheet by producer code, to manipulate or export commission data.

Bill Payment Chubb offers policyholders complimentary access to CheckFree, a leading online bill-payment service that allows them to pay bills electronically. Policyholders may enroll by visiting www.chubb.com/personal.

Administrative Tools

Chubb's Online Enrollment Center A fast-and-easy way for agency employees to obtain User IDs and passwords for @chubb. The agency or brokerage designates an Agency Administrator (through the local Chubb representative), who has the authority to request and revoke User IDs and passwords for agency or brokerage employees. The administrator can also perform maintenance tasks, such as adding or removing additional rights to existing IDs or revoking IDs that are no longer valid (i.e., an employee has left the firm). This administrator will be responsible for all @chubb products and services across business and personal insurance lines.

Reset Your Password Located under the @chubb login box, "Password Reset" allows agents, brokers and policyholders to quickly reset their locked or forgotten passwords. Once set, a password never expires.

Producer Appointment Express Designated agency staffs have the ability to view up-to-date licensing and appointment information on file with Chubb for their agency. This information can be viewed for both your agency and the individual producers within your agency.

For more information on any of our eBusiness solutions for your agency, please contact your local branch, call our CPI Premier Solutions Team at 1-866-324-8222 (1-866-echubb2), or send an email message to us at customercare@chubb.com. Business hours are Monday through Friday, 8 a.m. to 8 p.m., Eastern Time.



Chubb Group of Insurance Companies

Warren, New Jersey 07059

www.chubb.com

Chubb refers to member insurers of the Chubb Group of Insurance Companies. Actual coverage is subject to the language of the policies issued. Not all insurers do business in all jurisdictions.

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