

Growing Your Business with Chubb Access

Personal Risk Services

At Chubb, we are always looking for ways to improve the experience of our clients, give them more than they expected, and delight them at every transaction. We have a long-standing history as a premium insurer that specializes in serving successful families and individuals with more to insure. Chubb is also the world's largest publicly traded property and casualty insurer. With a proud heritage over 200 years strong, Chubb has a history of finding ways to say yes and ways to do more for our clients.

Chubb recognizes that our clients have a lot to protect. We provide comprehensive solutions through Masterpiece® products, optional coverages and proactive services.

1 Chubb's Personal Lines Products and Services

Chubb's target clients are successful and well-established individuals and families who value comprehensive insurance.

Masterpiece® Products

- ✓ Homeowners
- ✓ Condominiums, Cooperatives and Renters
- ✓ Valuable Articles
- ✓ Personal and Excess Liability
- ✓ Watercraft
- ✓ Auto (Private Passenger, Miscellaneous, Classic Car)
- ✓ Equipment Breakdown
- ✓ Overland Water Coverage
- ✓ Family Protection
- ✓ Earthquake
- ✓ Cyber Protection

Client Services

- ✓ Identity Theft Management Services
- ✓ Concierge Services
- ✓ Home Assessments
- ✓ Water Damage Defence
- ✓ Claims Service

You can learn about our products, services and guidelines by referencing our contract guides, rate and rule manuals, and training modules on the @ChubbCanada Brokersite at <https://broker.chubbinsurance.ca>. If your brokerage does not currently have access to the @ChubbCanada Brokersite, you will need to register as a user and select an Administrator. This can be done by visiting the site and clicking "Request Access" under the login field.

You can also find client facing testimonials and product information at www.chubb.com/expectmorecanada.

We invite you to sign up for our broker email list to receive invitations to broker education sessions and events. Please fill out your profile [here](#). Additional information specific to Chubb PRS brokers can also be found at www.chubbaccess.ca/prs.

2 Frequently Asked Questions

What type of client can be insured through Chubb Personal Risk Services?

- ✓ Successful individuals and families who value comprehensive insurance products and services from a premium insurance carrier.
- ✓ Primary homes with a replacement cost of greater than \$1,000,000; Primary condominiums, cooperatives and renters, \$250K+ in contents.
- ✓ Regular use and classic cars.*
- ✓ Clients who require additional protection for additional lines of coverage including Valuable Articles, Excess Liability and Cyber Protection policies.
- ✓ Watercrafts for experienced operators; Ability to write small and large boats including megayachts with full-time captain and crew.

Best Path of Assistance



1. Online

The [@ChubbCanada Brokersite](#) provides you with the option to view your client policies and quotes in detail through a secure portal with real-time online quoting and policy issuance. For simple requests that can be resolved quickly online, we encourage you to take advantage of our online portal. You can use this option to access:

- Renewal quotes and submissions
- Simple endorsements - quoting and submissions
- New business quoting and submissions
- Billing updates - Manage your client's payment information (update credit card information) and receive failed payment notices
- Review open and closed claims notifications

If you are not currently set up with access to the [@ChubbCanada Brokersite](#), please reach out to the [@ChubbCanada Brokersite Administrator](#) within your brokerage. If you don't know your administrator, email caz-admin-online@chubb.com.



2. By Email

For requests that require more attention and supporting documentation, we recommend using our email option (plsc.online@chubb.com) with one of these key words in the subject line. This channel is best suited for handling:

- Cancellation (Cancel/LPV)
- Change of Producer (COP/BOR/LOA)
- Rewrite
- Reinstatement
- Schedules of Large Valuable Articles (Valuable Articles/VAC)

Ancillary policies where online self-service is not currently available for quoting and endorsements:

- Miscellaneous vehicles
- Collector cars



3. Phone

In critical situations that require immediate attention from our team, we advise you to call us. Our team is always available to assist you with critical and complex request:

- Reassigning drivers
- Clients with multiple policy changes that cannot be completed online
- Brokersite assistance



Underwriting Review and Approval

Please reach out to your underwriting team members directly if you need UW review or approval. A list of members of the regional underwriting and marketing teams, including contact information, is available online under "Your Chubb Team" on the top right-hand corner of the [@ChubbCanada Brokersite](#).

* Ability to write auto is not granted from Chubb until your brokerage achieves minimum GWP premium thresholds and sustains profitable results.

How do I bind coverage and issue a policy for my client?

With Chubb the binding and issuance process is easy!

- ✓ If you quoted the risk online, you can issue most policies on @ChubbCanada at <https://broker.chubbinsurance.ca>.
- ✓ You can also issue a policy by calling Chubb Access at 1-855-728-4328. Please have your quote number ready. The PRSC will confirm client, coverage and payment details. The PRSC will confirm claims history and driving experience through HITS (CGI's Habitational Insurance Tracking System), Motor Vehicle Reports (MVRs), and Autoplus reports. The PRSC will transfer your request to the Chubb Access Underwriting team to complete a quick review before confirming risk acceptability and policy issuance.

Please Note: If the current insurer does not subscribe to HITS, a Letter of Experience (LOE) will be required to issue the policy.

What are the expectations for maintaining a Chubb Access agreement?

- Several new, target market accounts a year.
- 40%+ Hit ratio on quoted risks.
- Loss Ratio less than 50%.
- Regular touchpoints with your Chubb clients to ensure information on file is up-to-date and clients are in the loop on new products and services.

Payment Plan Options

Clients can pay their insurance policy by choosing one of the following options:

1

Monthly direct bill to credit card or chequing account (2.5% service fee).
Ontario automobile (1.3% service fee).

2

Lump sum direct bill to credit card or chequing account with no additional service fee.

Your client can select the 1st or the 15th of the month for payment dates.

Once you choose one of the available payment options, all future policy transactions will recur with the same bill payment option unless your client selects a new payment option.

Please be advised that Chubb employees are unable to accept credit card information through phone, voicemail, or email. If you wish to update billing details that include credit card details, please access the billing/client section of the [@ChubbCanada Brokersite](#) portal or call the Personal Risk Services Centre at 1-800-465-6391 to input credit card details securely.

Please ensure that your clients billing information is updated. *Two failed direct bill payments within a consecutive period will result in cancellation for non-payment.*



Does Chubb provide any loss control services?

Chubb's complimentary home assessment service is one of the many unique and tailored services that we provide our clients. We look to get the full picture of everything that turned your client's house into a home. Chubb Risk Consultants are proactive partners that help prevent issues from happening and can provide custom protection.

- Please note: In order to protect your client's home and prevent potential damage, Chubb Risk Consulting may make requirements and recommendations to improve safety and to protect your clients' property. Critical requirements may need to be complied with by a specified deadline. All requirements and recommendations are outlined in your clients' Home Assessment report and through official communication from Chubb. Failure to comply with any requirement by the specified deadline may result in underwriting action including non-renewal and cancellation of coverage.
- All Home Assessments are printed and bound for the client. They can be viewed online through the [@ChubbCanada Brokersite](#) and can also be downloaded into most broker management systems through eDocs.
- Chubb Risk Consulting partners with leading vendors to deliver specialized client services and discounted products such as automatic water shut off devices and identity theft management service support. Please connect with your Chubb team for more information.

How do I get policy documents?

- Policy documents and home assessment reports will be mailed to your office so that you can deliver them to your client. However, Chubb will directly mail Registered Letters of Cancellation and Failed Payment Notice Letters to clients.
- Broker versions of the policy are available in digital copy and can be obtained through the [@ChubbCanada Brokersite](#).
- Chubb enables you to enroll in EDI and eDocs through most Broker Management Systems (TAM, Epic, SigXP, Powerbroker). Client versions of the policy are downloaded through eDocs.

Does Chubb provide download?

Chubb's Download Services provide nightly transmission to your CSIONet account through:



EDI policy data

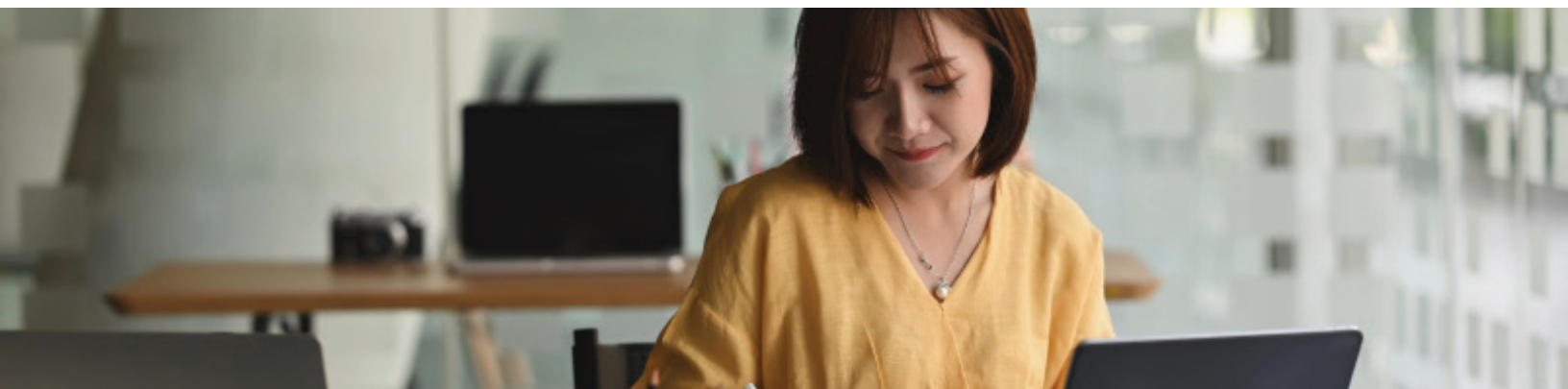
EDI policy data and invoicing/billing changes and an option to include active quotes.



eDocs

Client copy of policy documents in pdf format.

To set up download, please refer to the [Chubb Download Service Guide](#) on the [@ChubbCanada Brokersite](#). For technical assistance, please email cazwebappsupport@chubb.com.



How do I submit a Broker of Record request to Chubb?

Chubb's Change of Producer guidelines can be found on the [@ChubbCanada Brokersite](#). We recommend using our email option (plsc.online@chubb.com) with this keyword in the subject line: Change of Producer (COP/BOR/LOA). Chubb requires that all named insured signatures are included on a Broker of Record (BOR) letter. In order to earn commission for an upcoming renewal term Chubb will honour commission for the new broker when a signed BOR is sent and received by the PRSC before the policy renewal date.

Can I provide solutions for my clients' secondary home in the US?

Chubb is a global company with extensive operations across the globe. Combined with our product breadth and financial strength, we can help clients find solutions around the world with confidence.

You can quote US locations through an exclusive arrangement available to Canadian brokers through Chubb Insurance Solution Agency (CISA). To start working with CISA, please enroll by phoning 1-800-884-3770. A producer agreement with CISA must be signed to start quoting with Chubb US. You can refer to the CISA Global Client FAQ on the [@ChubbCanada Brokersite](#) for further details. For other global placements, please contact a member of your Chubb team for the specific workflow that applies.

3 Chubb Canada Claims

When something happens to your client, they deserve a carrier who treats them with empathy and compassion. Chubb adjusters are trained to respond to claims within 24 hours, and, once approved, to issue payment within 48 hours.

We look for ways to do more for our clients across every step of their experience, to make them whole quickly on their terms. 97% of Chubb clients in Canada with a paid claim are satisfied with their claim experience.*

To submit a claim, email canadaclaims@chubb.com or call 1-800-532-4822.

*Satisfaction score is based on personal and commercial lines clients surveyed by Chubb on paid property and auto claims from Jan. to Nov. 2023.



Chubb. Insured.SM

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