



eBusiness Solutions

For Applied Commercial 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 them 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.

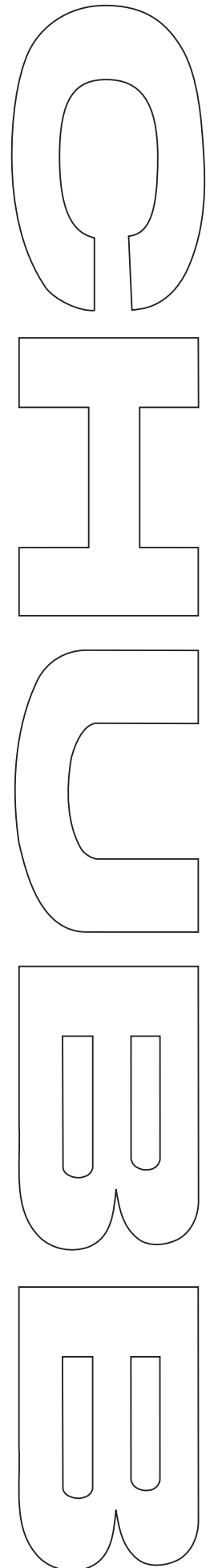
Real-time Solutions for Applied Commercial Agents

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.

Business Policy Inquiry This system allows agents and brokers to view online the transaction history of nearly all their commercial and executive lines insurance policies. You can view or print copies of any or all of the forms issued for each account and also order reprints of the actual policies. In addition, you can view policies in process by special arrangement with the underwriter. This feature is especially valuable for complex risk management accounts, where collaboration between the underwriter and agent or broker is helpful in crafting the insurance program.

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

Report a Loss Submit a loss while on the phone with a client and immediately provide them with a claim reference number, which automatically cedes into your agency management system for future reference. TAM agencies using version 9.0 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 (such as workers compensation claims) may submit a loss 24/7 via our public website, www.chubb.com.



Download Solutions for Applied Commercial 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.getrealttime.org. Chubb supports the following Real Time/Download products and solutions:

Chubb Commercial PaperFree Imagine PDF versions of agent policy documents sent directly to your agency management system. Chubb Commercial PaperFree, our revolutionary electronic policy distribution system, provides agencies and brokers with electronic versions of all transactions that typically generate paper, including new lines, renewals, rewrites, endorsements, audits, cancellations and more. Most commercial and executive lines products and policy types are included. Visit www.chubb.com/paperfree for details and enrollment.

Monthly Direct Bill Commission Download Update your agency management system with your Monthly Commission Statements, allowing you to reconcile your agency records with Chubb's quickly and easily. Now available for commercial and executive lines of business.

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.

Business 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—designed to help you provide first-rate service to your clients.

POLICY TRANSACTIONS AND INQUIRIES

Online Business Loss Runs You can easily request Business Loss Run Reports that display the number of losses a customer has experienced, as well as loss and expense reserve and payment details. You can obtain loss information on individual policies or an entire account, 24/7, and select to look back three years or five years, your choice. The Loss Runs Report will display immediately and may be printed or saved into TAM. Get what you need and get it now!

Chubb DecisionPoint Professional and management liability lines of insurance are a business imperative for small to midsized private companies and not-for-profit organizations—but handling the business, from submission to quote, can be time consuming for underwriters and producers. The process is highly manual and typically involves several rounds of information gathering, often under serious time constraints. Chubb DecisionPoint's streamlined, intuitive on-line solution improves the speed and efficiency associated with processing this business.

u•writerSM Commercial agents and brokers can instantaneously obtain a rate, quote or binder for contractors' equipment, builders' risk and/or motor truck legal liability insurance. A submission entails just a few questions and takes less than 10 minutes. In addition, u•writer allows you to process renewals and print quote letters, binders and client invoices.

WORLDcertTM This state-of-the-art, interactive clinical trial insurance and certificate management system assures your life science or clinical research organization of fast, accurate documentation. System features include instant issuance and modification of global clinical trial insurance certificates and trial insurance quotes, a database of country-specific insurance requirements, certificate issuance in the local language, and customized insuring options.

CargoPortSM by Chubb This sophisticated, yet easy-to-use system offers real-time access to ocean cargo policy details and related import/export activity. Cargo certificates may be issued online, and shipping activity and storage exposures can be automatically recorded, reducing errors and eliminating cumbersome paperwork. Likewise, invoice activity may be reviewed online at any time. A first notice of loss can be submitted electronically for more expedient claim handling. Access to a proprietary vessel database simplifies the vessel-verification process, and automatic OFAC searches help ensure compliance with U.S. sanctions.

My Loss Scenarios This online library of business loss situations enables you to quickly create a powerful, customized loss scenario document in five easy steps, helping your clients realize their need for insurance coverage. Both commercial and executive lines scenarios are available, and you have the option to personalize the document with your own agency information.

eApplications with eSignatures Developed for professional and management liability insurance products, this online tool provides producers and policyholders with a fast-and-easy way to complete and submit electronic applications. The application can be completed, signed electronically, saved on the users' desktop and shared via email. Once completed, the agent or broker simply emails the application to Chubb.

Business Income Consultation Chubb is the first to offer an online tool to create accurate, personalized business income and extra expense valuations. My Business Income from Chubb is an online software tool that combines a simplified Business Income/Extra Expense worksheet with a helpful narrator who leads the user through the process and supplemental help documents to answer almost any question that may arise. My Business Income Consultation is also available on our public website, www.chubb.com/businesses/ci/chubb6205.html/.

Building Valuation System This online tool from Marshall & Swift/Boeckh (MS/B) makes it easy to quickly assess the value of a commercial building. The robust application provides detailed, up-to-date commercial valuation data in an easy-to-use format, enabling you to better determine adequate limits and ensure appropriate premiums for your clients.

Customarq Classic Property and Life Sciences Policy Forms Agents and brokers can view specimen policy forms to realize the breadth of *Customarq Classic* property and Life Sciences protection. With just a few keystrokes, you will have instant access to Chubb's hallmark property and Life Sciences contracts. The Web page includes specimen contracts, endorsements and supplemental declaration policy forms.

Life Sciences Application Wizard This streamlined solution for completing our Life Sciences application contains select questions directly related to an applicant's business products and services. Your responses generate a customized Life Sciences application, which contains questions only about the business operations and insurance you selected.

Information & Network Technology E&O SMART Application This Web-based tool creates customized new and renewal applications based on the nature of a client's operation. It also provides an online repository for creating, completing, submitting and tracking information and network technology E&O applications. Producers can interact directly and securely with their clients through the application process. The foundation of the SMART Application is the Application Wizard, which asks selected questions related to an applicant's business activities. Based on responses to these key underwriting questions, the Application Wizard generates a customized application.

CLAIM TRANSACTIONS AND INQUIRIES

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 quickly and easily to obtain the information you need to respond to your clients' questions. Historical information is available from January 1, 2003. Please note that D&O checks and medical payments for any line of business are not accessible. Indemnity payments under workers compensation that currently are not provided in paper copy may be viewed through this application.

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 may 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 and 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.

RISK MANAGEMENT SOLUTIONS

RMIS Dimensions Using state-of-the-art Web technology, RMIS Dimensions helps companies manage today's complex world of risk. It is designed for companies with a sizeable cost of risk who require direct and timely access to their loss information. RMIS Dimensions allows users to manipulate complicated loss data quickly and efficiently. This tool has virtually limitless report query options and serves as a data mart—allowing users to "mine" their data using drilling technology to create ad hoc analyses.

Loss History Analyzer This online tool makes claim and loss data analysis easy. Agents, brokers and policyholders can monitor losses for Chubb policies written in the United States, Canada and Puerto Rico. Monthly updates of loss information accessible from the Internet are available for a cross-section of product lines, including automobile, general liability, workers compensation and property, to name a few.

ClaimView* This online information system provides real-time access to actual claim notes for primary lines of insurance—including automobile, general liability and workers compensation. Users can view a snapshot of current and paid amounts.

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 its 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 the agency's up-to-date licensing and appointment information on file with Chubb. This information can be viewed for both the agency and for the individual employed producers.

For more information on any of Chubb's eBusiness solutions for your agency or brokerage, please contact your local branch, or telephone our eBusiness Help Desk at 1-877-747-5266 and select option #2, or send an email message to ebusinesshelp@chubb.com. Business hours are Monday through Friday, 8:30 a.m. to 6 p.m., Eastern Time.

** Due to privacy laws and attorney-client privilege, certain information such as medical notes, payments, protected and proprietary communications, as well as executive lines of business may not be shown.*



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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