

Chubb Masterpiece® Auto Preference

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Chubb is different from other carriers

- Our primary focus is fixing vehicles safely, or not at all
- Our focus is not on fixing cars as cheaply as possible
- OEM parts are not just about appearance - they impact safety
- Our challenge: Educating clients about why spending more for our auto coverage is an investment in their family's safety

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Coverage may vary by state. For illustration purposes only. Coverage is subject to the language of the policies as actually issued.

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Cars Are Becoming More & More Complex



Government Pressure
Manufacturers are being pressured to build more fuel efficient and cleaner vehicles



Manufacturer Changes
Shift to lighter materials: aluminum, composites, carbon fiber, and high-strength steel



Other Market Factors
Increased complexity: more airbags, LED headlights, collision avoidance, and parking sensors, windshields

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3 Things to Remember about Chubb Auto Product

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Superior Coverage

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Competitively Priced

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Safety is what drives us

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Fun Facts

We know foreign cars well; over 55% of vehicles insured are foreign

We can insure vehicles with higher replacement values

We have the ability to increase the agreed upon value for modified vehicles

In most states we offer 5 - 10% package policy credit, off the home premium

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Fun Facts

Collision Repair Specialist oversee repairs and are uniquely trained to pay the highest attention to detail

If we cannot repair the vehicle safely, we declare it a total loss

We use a mobile estimator app to settle claims quickly

After a total loss we remove personal identifiable information from the vehicle


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Auto Preference® Vehicle Liability

Vehicle liability coverage under your Masterpiece Policy provides protection for your vehicles garaged in Illinois if you are involved in a vehicle accident, unless otherwise stated or an exclusion applies.

This coverage extends to losses that occur anywhere in the United States, its territories or possessions, Puerto Rico, or Canada, including situations where a covered vehicle is being transported between these locations.



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Auto Preference® Vehicle Liability

We cover damages a covered person is legally obligated to pay for bodily injury or property damage arising from the ownership, maintenance, or use of a motor vehicle which take place anytime during the policy period and are caused by an occurrence unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "you" in the Introduction, the following definition of "you" applies: "You" means the person named in the Coverage Summary, and a spouse who lives with that person. If the spouse no longer lives with the person named in the Coverage Summary, the spouse will still be considered "you" until the earlier of:

- the end of the 90 days following the spouse's change of residency;
- the effective date of another policy listing the spouse as a named insured;
- or the date this policy is no longer in effect.

A "covered person" means:

- you or a family member;
- any person using your covered vehicle with permission from you or a family member;
- any person or organization with respect to their legal responsibility for acts or omissions of a covered driver;
- or any combination of the above.

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Comprehensive & Collision Coverage

If comprehensive and collision coverage are both shown for a vehicle, a "covered loss" includes all risk of physical loss to that vehicle including collision unless stated otherwise or an exclusion applies.

"Collision" is any direct and accidental loss by collision with another object, or by the overturning of the vehicle.

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Payment for a Loss

Amount of coverage
The amount of coverage for each vehicle is shown in the Coverage Summary. You may insure a vehicle for its market value or an agreed value (amount that you and we agree on).

Agreed value – If the vehicle is insured for an agreed value, the amount of coverage is listed in the Coverage Summary. You agree that we may change this amount when the policy is renewed to reflect current costs and values.

Market value – If the vehicle is insured for its market value, the amount of coverage is the average retail value of the vehicle.

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Agreed Value Chart

If the vehicle is insured for agreed value, we add the amount from the following chart to the premium.

Model year 2010 and earlier Vehicle symbol	Model year 2011 and later Collision vehicle symbol	Adjustment
1-13	1-19	\$ 25
14-26	20-61	\$ 60
27 or greater	62 or greater	\$100

If the agreed value is more than the market value, we add \$10 for every \$1,000, or fraction, of the difference.

If market value is not available for a new vehicle, we use the original cost new.

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Payment for a Loss

Total loss – If the vehicle is stolen or totally destroyed, we will pay the amount of coverage. But we will reduce our payment by any amount paid for a previous loss to that vehicle if the damage was not repaired.

If the vehicle is insured for an agreed value, the amount of coverage will be the greater of the agreed value or the market value. However, if your vehicle is a new vehicle and is stolen and not recovered or totally destroyed within one year of the date of purchase, we will pay the greater of: the agreed value of your vehicle when the vehicle was first added to your policy;

- the purchase price of your vehicle;
- the cost to replace your vehicle with:
 - a vehicle of the same model year, make, model, and body style with similar factory-installed options; or
 - a new vehicle of the most current model year, same make, and same model and body style with similar factory-installed options, if available.

However, we do not cover acquisition costs except sales tax.

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Worldwide Coverage

If the limit of liability shown in the Coverage Summary is \$1 million or more, this coverage applies to a loss occurring anywhere in the world unless stated otherwise or an exclusion applies. These payments do not increase the amount of liability coverage.

This Extra Coverage is not provided when you have coverage provided by an excess or umbrella policy issued by a direct or indirect subsidiary of The Chubb Corporation or another company.

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Newly Acquired Vehicles

We cover any vehicle you acquire during the policy period unless it is used in a business, up to its verifiable purchase price or market value, whichever is greater. But you must request coverage for the newly acquired vehicle within 30 days after you acquire it, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired vehicle after the 30th day.

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UBI Development and Market Acceptance

- The auto insurance industry ventured into the UBI space over 25 years ago
- All top 10 auto insurance carriers now offer UBI to their clients
- Major auto insurers have found that UBI is the **most predictive** rating variable in their auto rating plans
- UBI adoption by clients has accelerated since the pandemic. Per a recent Auto Insurance Report newsletter:
 - 31% of new Allstate clients written by agents select UBI
 - While 54% for direct business written via the Allstate website select UBI
 - Half of USAA's new clients now select UBI

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Chubb PRS's SafeLane Program

- Why is PRS introducing the use of UBI or SafeLane?
 - Continue to improve pricing accuracy
 - To write more new business and increase cross-sell
 - To reward safe drivers with lower, more accurate pricing
 - Retention tool
- SafeLane is supported by the leading telematics service provider with 80% US market share. They support the UBI programs of all the top 10 US Auto writers except for Allstate.
- SafeLane functionality has been seamlessly integrated into the Chubb App which will enable clients to monitor driving behavior on an ongoing basis.

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Program features and benefits overview

SafeLane is a voluntary program available to Masterpiece® Auto policyholders that measures driving behaviors through the Chubb mobile app and allows you to earn premium discounts for good driving habits.

SafeLane helps encourage good driving habits

- SafeLane measures driving behaviors such speed, braking, and phone usage while driving.
- Policyholders can access a variety of data through driver leaderboards and trip statistics to monitor the driving habits of all drivers on their policy and to incentivize good driving habits.
- SafeLane provides tips and driving advice to help teach newer drivers safe behaviors behind the wheel.
- SafeLane can be a fun, interactive tool for households, encouraging responsible driving and providing teachable moments, especially for younger drivers.

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Active States	New Business	Renewal Business
AL	07/28/2025	09/11/2025
AZ	02/03/2025	03/20/2025
CO	12/05/2023	01/29/2024
CT	10/07/2024	12/08/2024
DC	12/08/2025	01/27/2026
FL	12/09/2024	02/02/2025
IL	03/25/2024	05/24/2024
KS	09/22/2025	11/06/2025
LA	12/04/2023	01/18/2024
MD	04/22/2024	06/18/2024
MI	11/06/2024	12/21/2024
MN	01/24/2024	03/24/2024
MO	12/09/2024	01/23/2025
NM	05/19/2025	07/03/2025
OH	03/22/2024	05/11/2024
OK	06/10/2025	07/25/2025
OR	09/25/2023	11/09/2023
PA	01/20/2025	03/06/2025
TX	02/06/2024	04/06/2024
UT	05/20/2024	07/04/2024
VI	06/24/2024	09/02/2024

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Premium savings to accompany Chubb premium protections

Chubb Masterpiece Auto clients benefit from an array of premium features – such as higher limits, access to uniquely trained Collision Repair Experts, and a commitment to using Original Equipment Manufacturer (OEM) replacement parts and procedures. Those who enroll in SafeLane can also save in a variety of ways, including:

UP TO -10%

A one-time SafeLane participation discount of up to 10% applied to applicable auto insurance premiums during the initial sign-up term.¹


UP TO -20%

The potential to earn an annual personalized SafeLane discount of up to 20% off your auto policy at renewal.²

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Participation Discount




Just for signing up, Chubb Auto policyholders save on average **\$495 across all their auto policies³** – and that amount can increase at policy renewal based on safe driving behaviors.

- When a client initially signs up for SafeLane, a maximum SafeLane Participation Discount of up to 10% may be applied in the first policy term.
- The **Participation Discount** applies to all the private passenger vehicles on the policy, but it doesn't apply to other vehicle types like motorcycles, collector vehicles, etc.
- To earn the full discount, all rated drivers on the policy must enroll
 - If at least one driver enrolls in SafeLane, a partial discount will apply
 - The discount will be averaged over all rated drivers
 - Example: 1 of 2 rated drivers enrolled. Discount will be 5% (1/2 * 10%)
 - Example: 2 of 2 rated drivers enrolled. Discount will be 10% (2/2 * 10%)
- The discount will be recalculated if any driver hasn't activated the app within 30 days of enrollment or decides to opt out.
- The **Participation Discount** only applies for the initial term. At renewal, this discount rolls off and is replaced by the SafeLane discount.
- Client can only receive the initial Participation Discount once.

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SafeLane Discount



Just for signing up, Chubb Auto policyholders save on average **\$495 across all their auto policies*** – and that amount can increase at policy renewal based on safe driving behaviors.

SafeLane Discount

The discount will be averaged over all rated drivers.

Example: 1 of 2 rated drivers enrolled. Driver 1 enrolled in SafeLane and has earned 20% of the discount at renewal. Driver 2 has never enrolled and earned 0% discount. The overall discount will be $10\% / (20\% + 0\%) / 2 = 10\%$ on all the private passenger vehicles.

Example: 2 of 2 rated drivers enrolled. Driver 1 has earned 20% of the discount, and Driver 2 has earned 10% of the discount. The overall discount will be $15\% / (10\% + 20\%) / 2 = 15\%$ on all the private passenger vehicles.

Drivers with risky driving behavior will not earn a discount, nor will drivers not enrolled in SafeLane.

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Chubb Ranked Top Major U.S. Auto Insurer for the 7th Year in a Row!

- Chubb is proud to be ranked highest among major auto insurers for quality repairs and customer service for motorists, according to autobody shops in CRASH NETWORK's 2026 Insurer Report Card.
- As one shop estimator in Oklahoma put it: "Chubb's commitment to resolving claims quickly and getting vehicles back to pre-loss condition without a lot of hassle is admirable."




What this means for you

- Demonstrate Chubb's value to clients with independent recognition.
- Build trust and credibility with prospects using third-party validation.
- Differentiate yourself from competitors by offering superior protection.

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**Copying our contract is easy.
Duplicating our expertise is not**

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Questions?



The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved.

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