



CHUBB®

Your safety is what drives us.

Masterpiece®
Auto Preference

Auto safety is becoming more complex.

Your safety drives us to provide an exceptional standard of service, repairs and convenience.

It doesn't matter whether you drive a Toyota or a Bentley, a sports car or an SUV. Vehicles today are complex machines. Their lightweight construction and specialized technology add fuel efficiency to the car and help protect you and your family. But they also make repairs challenging. After an accident, cars must be repaired precisely, to manufacturer's specifications, to be safe on the road again.

Cars are more sophisticated than ever.



To improve fuel efficiency and meet the 2025 government-imposed standard of 36 miles per gallon, car manufacturers are making new cars with lighter materials like aluminum, high-strength steel, composites and carbon fiber.



New cars with specialized engines, such as turbo engines or hybrid/electric drivetrains, are more complex and expensive to repair correctly.



Safety enhancements like more airbags, and collision avoidance and parking sensors are becoming common, which keeps you safer but makes collision repairs complicated and costly.

Fixing cars is more expensive than ever.

Lighter materials make collision damage more severe. Complex construction and complicated technology make repairs more challenging and costly. That's not great news for you - unless you are insured by the right company. One that believes in providing the highest quality repair for the highest level of safety - not focusing on doing repairs as cheaply as possible.

Chubb is uniquely positioned to keep you and your family safe on the road.

Our elite team of Auto Technical Specialists make sure vehicles are repaired according to manufacturer's specifications, or not at all.

Chubb has been insuring cars since they were first invented - everything from everyday cars to high-end, luxury vehicles. We respond quickly and professionally to our customers, regardless of whether they're in a small accident or a large catastrophic event. We insist on the highest repair standards to keep our customers safe.

Our expertise gives us an advantage over the competition.

100,000

Over the past five years, we've settled more high-end, complex auto collision claims than all of our competitors combined.

50% vs 6%

Half of our customers own European cars - known for being more complex - so we have the expertise to manage any vehicle repair. On average, 6% of our competitors' customers own European brands.



We focus on the safety and satisfaction of our customers and their families. Other companies may focus on repairing cars as cheaply as possible.

Our customers receive the highest repair standards.

Where to go: You can choose a dealership, local body shop or Chubb-approved Masterpiece Auto Preference Services (MAPS) shop for repairs. MAPS shops are pre-certified, based on their skill and expertise.

What parts to use: We insist on Original Equipment Manufacturer (OEM) parts, which are designed to work with the vehicle's safety systems. Aftermarket, junkyard or remanufactured collision-damaged parts may not perform well in a subsequent crash.

When to total: If your vehicle cannot be safely repaired according to the manufacturer's specifications, we total it.

A car's features can help keep you safe. They can also add to repair costs and complexity.

While safety and convenience features may improve your driving experience and reduce the potential for crashes, they also make the vehicle's construction more complex, and repairs more challenging and costly.

Case Study

2014 Mercedes S550, hit in the rear while at a stop light

- Agreed Value: \$108,000
- Mileage: 4,901
- The other driver had \$25,000 coverage for property damage

The other driver's insurance estimated repairs would cost \$9,000. Chubb's MAPS shop's initial estimate was \$33,000, but our Auto Technical Specialist noted that the collision energy transfer had also caused roof damage.

Since there was no manufacturer-approved repair technique for that, we totaled the car and paid the customer \$108,000.

More Airbags

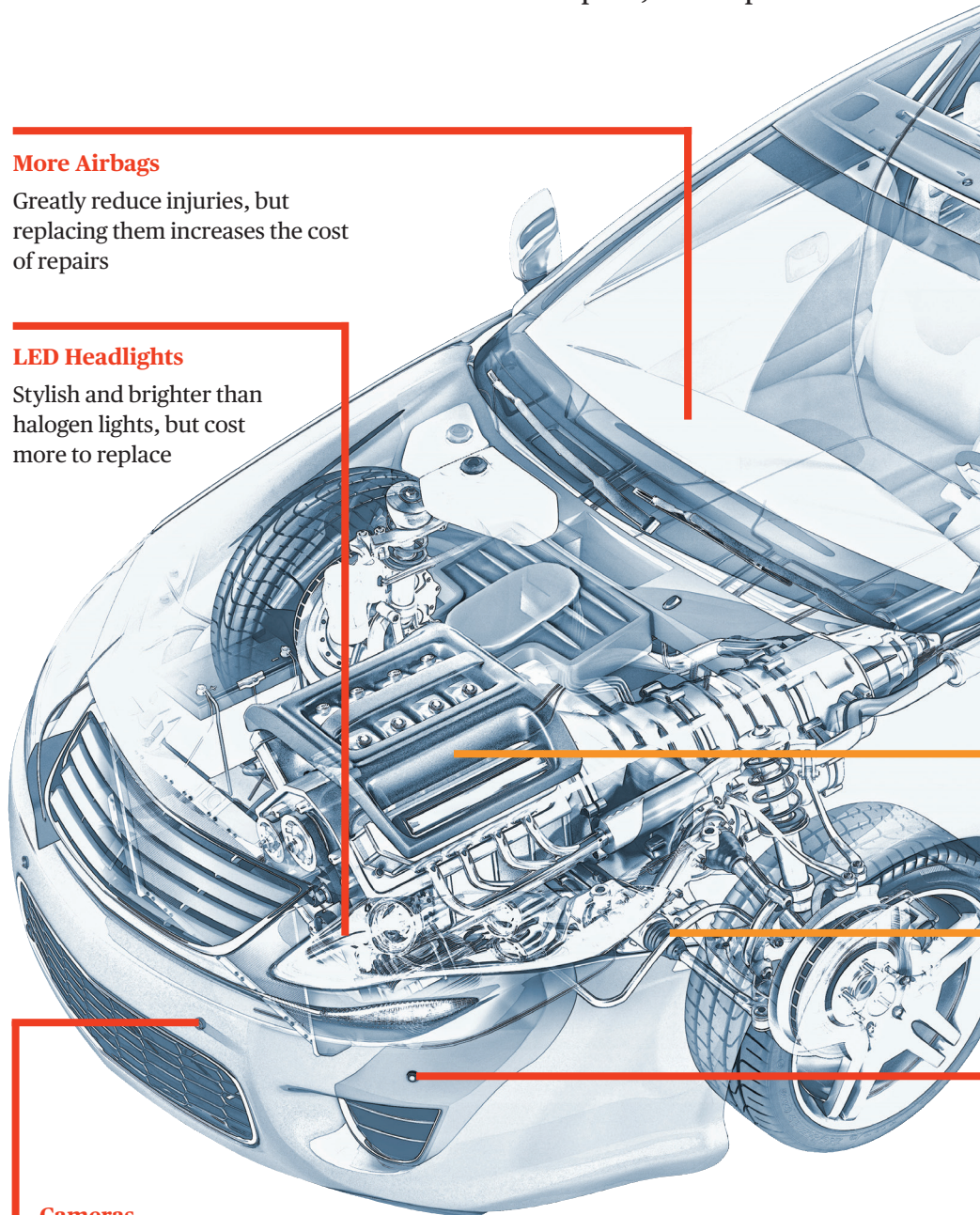
Greatly reduce injuries, but replacing them increases the cost of repairs

LED Headlights

Stylish and brighter than halogen lights, but cost more to replace

Cameras

Reduce parking-related accidents, but increase costs when damaged in a collision

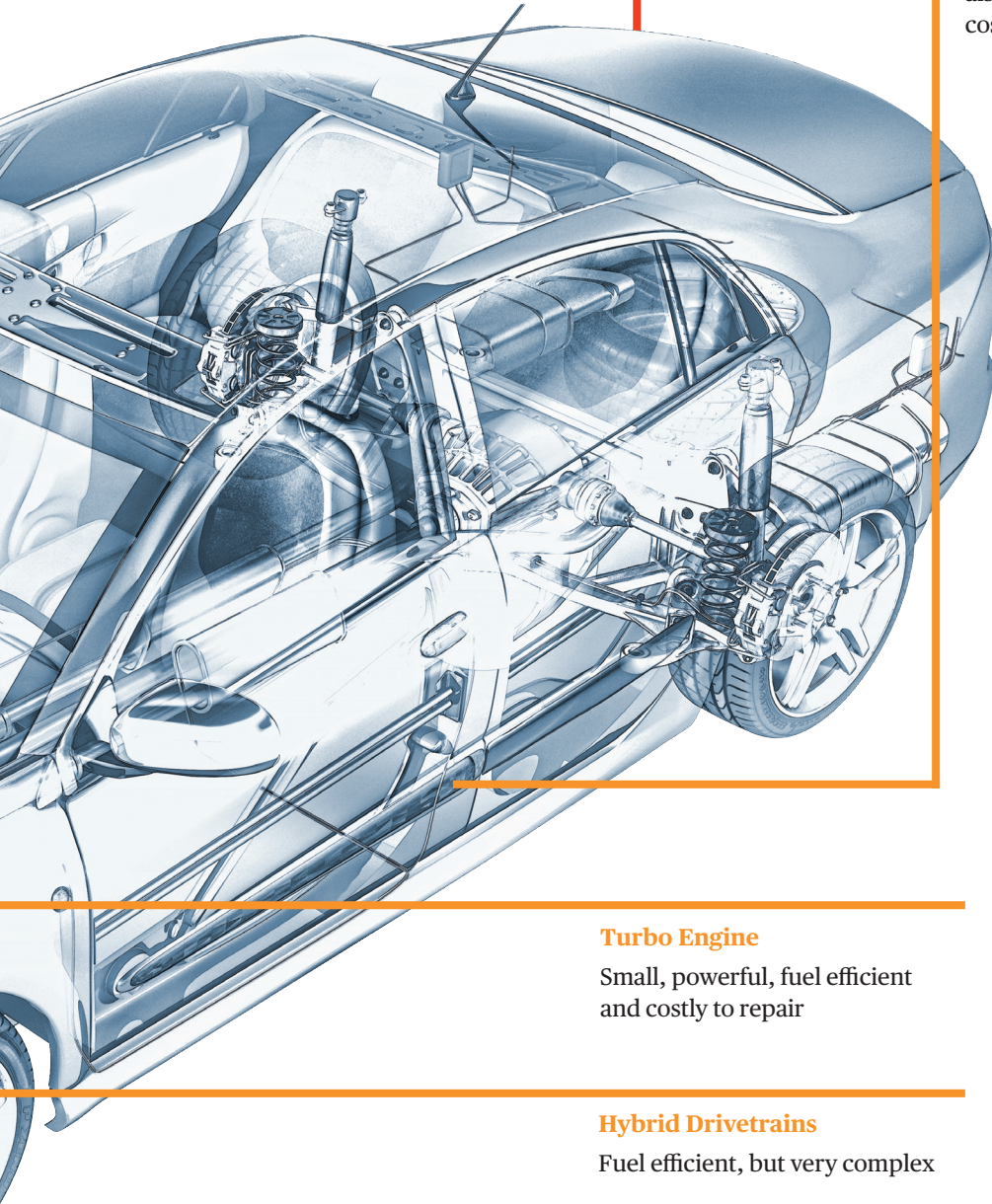


Cameras

Reduce parking-related accidents, but increase costs when damaged in a collision

Lightweight Materials

Aluminum, composites, carbon fiber and high strength steel are used to reduce weight, but are also more complicated - and costly - to repair



Turbo Engine

Small, powerful, fuel efficient and costly to repair

Hybrid Drivetrains

Fuel efficient, but very complex

Adaptive Cruise Control and Automatic Emergency Braking Sensors

Reduce accident potential, but increase severity when damaged in a crash

Case Study

2016 GMC Yukon, hit on the left front fender and door, while sitting at an intersection. Airbags deployed and there was damage to the wheels on the left side.

- Agreed Value: \$72,260
- Actual Cash Value of the vehicle: \$61,398
- Mileage: 2,657

Initial damage estimate equaled \$21,763 (35% of the actual cash value of the vehicle). However, because the inner structure (cowl panel and hinge pillar) may have been damaged as well, which could lead to safety issues, and the salvage value was high (\$26,608), we totaled the vehicle.

We paid \$75,758 to the lien holder, according to our customer's GAP coverage. The customer didn't have to pay anything to the lien holder before purchasing a new vehicle.

Cars are more complex than ever. That's why you and your family need Chubb.

Here are just a few reasons why 97%* of our customers surveyed would recommend Chubb to a family member or friend:

1 Know the value, get the value

With optional Agreed Value coverage, you agree to the value of your car when the policy is written. If it's stolen or totaled, we write a check for the agreed amount, regardless of the car's age or mileage.

2 The freedom to choose wisely

When you need your vehicle repaired, you can choose a dealership, local body shop or one of our Chubb-approved Masterpiece Auto Preference Services (MAPS) shops.

3 No per day limit

With Rental Car Reimbursement coverage, you can rent a car just like the one you own, up to \$15,000 total, with no per-day limit and emergency coverage for losses 50 miles or more from home.

4 Only the best parts will do

While some insurers won't pay for OEM parts, we **insist** on them. That's because OEM parts are crash-tested and designed to work with the car's specific advanced safety systems.

5 Limits to fit the need

You can feel confident in your protection, with high coverage limits of up to \$10 million for auto liability and up to \$10 million for uninsured/underinsured motorist coverage.

6 Travel with confidence

You are covered for damage to a rental car most anywhere in the world when you purchase a liability limit of \$1 million or more.

7 Expertise in the field

Our Auto Technical Specialists can manage complex claims, access specialized guidance on complicated repairs and get hard-to-obtain parts. They are your safety advocate.

8 Worldwide Coverage

Dedicated auto claim professionals, available 24/7/365.
3 major call centers in the U.S.
Multinational Claim units in 54 countries to help your customers most anywhere in the world.













9 Premium Discounts

By combining car and home insurance, you may be eligible for considerable savings on your premium.

*2016 Chubb internal survey of Personal Risk Services customers

Get the green light with Chubb.

The chart shows how Chubb's coverage compares to other insurance companies in the auto business. As you can see, we provide the highest level of protection for you and your family. Our Auto Technical Specialists are certified collision repair professionals, and act as safety advocates for you, making sure your vehicle is repaired correctly, every time.

	Chubb	Typical Insurers	Specialized Insurers
 Auto Technical Specialists	●	●	●
 Choice of repair shop or one of our elite facilities	●	● Yes, but you may pay out-of-pocket expenses	●
 Use of OEM parts only (no knock-off or salvage/repairs parts)*	●	● Yes, but you may pay out-of-pocket expenses with some carriers and limitations may apply	●
 Agreed Value coverage for total loss, with no deductible or depreciation, regardless of vehicle age or mileage	●	●	●
 Multinational claim units in 54 countries for easy claim settlement and currency transfer	●	●	●
 Rental coverage: \$15,000 with loss of use and no per-day limit	●	●	● Yes, but not all carriers have as high a limit
 Liability and uninsured/underinsured motorist limits of up to \$10 million	●	●	● Yes, but limits vary
 Worldwide rental coverage	●	●	●
 Worldwide liability for those with liability limits of \$1 million or more	●	●	●
 Lock/key replacement, with no deductible or out of pocket expense	●	●	●
 Child safety seat replacement, for coverage damage or loss	●	●	●
 Pet injury, up to \$2,000	●	●	● Yes, but limits vary

*With the exception of window glass.

- Provides the protection
- Provides the protection but has exceptions
- Provides none of the protection

For more information

Please contact your agent or broker or
visit www.chubb.com/us/MasterpieceAuto.

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