



WILLIAM VAN DEN HEUVEL  
SENIOR VICE PRESIDENT  
WESTERN ZONE EXECUTIVE  
PRIVATE CLIENT GROUP

TEL: (619) 682-7392  
FAX: (866) 804-2817  
WILL.VANDENHEUVEL@CHARTISINSURANCE.COM

March 1, 2011

To Our Valued Partners:

I am pleased to announce that more of your clients will now have access to Private Clients Group's industry leading products and services. Effective immediately, we have lowered the thresholds for primary homes in Western Zone states outside of California and Hawaii.

Our entry-level dwelling coverage limits now start at \$750,000 for homes and \$2 million for excess liability. As always, we encourage you to submit fully rounded accounts to maximize the pricing, coverage and service benefits Private Client Group affords.

States that are eligible for the lower threshold are: Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah and Washington.

We are also introducing an additional new credit for communities that have been identified as gated and manned with 24-hour security. This will increase the total credit for these qualifying communities up to a maximum of 20%. I encourage you to discuss any local opportunities with your underwriter or business development manager.

In the following months, we will continue to fine-tune our offerings to enhance pricing and overall competitiveness. Please do not hesitate to contact us with any questions.

Thank you for your continued support.

Sincerely Yours,

Will Van Den Heuvel