

2024 Chubb Small Business Appetite Guide

There is no better place to grow your small business portfolio than with Chubb. We offer one of the broadest P&C and Financial Lines product suites available in the market – crafted specifically for small business owners. And, we are committed to making your experience in placing this business with Chubb easy and efficient, with quote, bind and issue capabilities at your fingertips. Below are top industry segments available in Marketplace – and our related risk appetite. Where our appetite is strong, expect a fast, seamless experience with quote rates exceeding 80%.

Segment	Business Type(s)	Chubb BOP & GL	Workers' Comp	Umbrella	Auto	Cyber; E&O indicated with '+'	Employment Practices	Fiduciary Liability	Directors & Officers	Crime
Professional Services	Lawyers	■	■	■	■	■	■	■	■	■
	Architects/Engineers	■	■	■	■	■	■	■	■	■
	Advertising & PR	■	■	■	■	+	■	■	■	■
	Business Consultants	■	■	■	■	+	■	■	■	■
	Veterinarians	■	■	■	■	■	■	■	■	■
	Photographers/Videographers	■	■	■	■	+	■	■	■	■
	Real Estate Agents	■	■	■	■	■	■	■	■	■
Technology	Computer Software Developers	■	■	■	■	■	■	■	■	■
	Website Design	■	■	■	■	+	■	■	■	■
	Hardware & Cloud Service Providers	■	■	■	■	■	■	■	■	■
Healthcare	Medical & Dentist Offices	■	■	■	■	■	■	■	■	■
	Life Sciences R&D	■	■	■	■	■	■	■	■	■
	Life Sciences Manufacturing	■	■	■	■	■	■	■	■	■
Financial Institutions	Insurance Agents & Accountants	■	■	■	■	■	■	■	■	■
	Financial Advisors & Investment Companies	■	■	■	■	■	■	■	■	■
Real Estate	LROs	■	■	■	■	■	■	■	■	■
	Commercial Condo & Homeowner Assoc.	■	■	■	■	■	■	■	■	■
Other Services	Hair and Nail Salons	■	■	■	■	■	■	■	■	■
	Event Planners	■	■	■	■	+	■	■	■	■
	Printers/Publishers	■	■	■	■	+	■	■	■	■
	Electronics Shops	■	■	■	■	■	■	■	■	■
	Cell Phone Stores	■	■	■	■	■	■	■	■	■
	Grocery Stores	■	■	■	■	■	■	■	■	■
Retailers	Liquor Stores	■	■	■	■	■	■	■	■	■
	Clothing & Jewelry Stores	■	■	■	■	■	■	■	■	■
	Bakeries & Coffee Shops	■	■	■	■	■	■	■	■	■
	Pharmacies	■	■	■	■	■	■	■	■	■
	Florists	■	■	■	■	■	■	■	■	■
	Furniture Stores	■	■	■	■	■	■	■	■	■
	Food, Textile & Apparel	■	■	■	■	■	■	■	■	■
Manufacturing	Metal, Machinery & Equipment	■	■	■	■	■	■	■	■	■
	Technology	■	■	■	■	■	■	■	■	■
	Furniture, Wood & Plastics	■	■	■	■	■	■	■	■	■

Guide continues below. Appetite differs in CA, FL & NY - and may vary in other locations.

■ Strong Appetite
■ Qualified - Each Risk Considered On its Merits
■ Limited or No App
■ Contact your underwriter
+ Indicates E&O

Grow your business and boost success with Chubb Small Business

Small businesses need stability as they grow. Partnering with Chubb, the world's largest publicly traded Property and Casualty insurance company, offers unprecedented value, giving your customers confidence and assurance that their business is protected.

Comprehensive Solutions

- ▶ Extensive range of small business products to address your clients' unique needs
- ▶ Broad Property and Casualty appetite coupled with expansive Financial Lines and Cyber appetite
- ▶ Management Liability coverages from *The ForeFront Portfolio*™ with virtually effortless on-the-glass quoting and issuance

Protected By the Power of Chubb

- ▶ Your customers are protected by our world-class claims service
- ▶ Unparalleled service from a company built around excellence in customer service
- ▶ Scalable coverages that can be adjusted as businesses mature

Fast and Simple Quoting

- ▶ User-friendly quoting tools allow more swift and accurate quotes and faster responses to customers
- ▶ Immediate results with high straight-thru processing rates and fast underwriting turnaround when needed
- ▶ One-click cross-sell for Cyber and Umbrella

Powerful Digital Solutions

- ▶ Market-leading APIs to quote Chubb on Comparative Raters – fast, accurate and mirroring Marketplace offerings
- ▶ Intuitive self-service tools for processing Endorsements, Claims, Premium Audits and more

Best-in-Class Customer Service Center

- ▶ Industry-leading offering to service and grow small businesses on your behalf and help you maximize efficiency
- ▶ All Chubb Small Business lines eligible
- ▶ White glove, same-day service from 8 a.m. – 8 p.m. ET with high customer satisfaction

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		Chubb BOP & GL	Workers' Comp	Umbrella	Auto	Cyber, E&O indicated with "+"	Employment Practices	Fiduciary Liability	Directors & Officers	Crime	
Clubs/ Associations	Charitable Foundations	Green	Green	Green	Green	Green	Green	Green	Green	Green	
	Civic Clubs	Yellow	Green	Green	Green	Green	Red	Green	Red	Green	
	Recreation Clubs	Yellow	Green	Green	Green	Green	Green	Green	Green	Green	
	Chambers of Commerce	Green	Green	Green	Green	Green	Green	Green	Green	Green	
	Professional & Trade Associations	Green	Green	Green	Green	Green +	Green	Green	Green	Green	
Wholesale	Food, Textile & Apparel	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green	
	Auto Parts (New) & Hardware	Green	Yellow	Green	Green	Green	Green	Green	Green	Green	
	Electrical Equipment	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green	
	Janitorial Supply	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green	
Restaurants	Casual & Fine Dining	Yellow	Yellow	Yellow	Green	Green	Green	Green	Green	Green	
	Sandwich Shops	Green	Yellow	Yellow	Green	Green	Green	Green	Green	Green	
	Fast Food	Red	Red	Red	Red	Green	Green	Green	Green	Green	
Contractors	Commercial Janitorial	Yellow	Yellow	Green	Green	Green +	Green	Green	Green	Green	
	Carpentry, HVAC & Plumbing	Yellow	Yellow	Yellow	Green	Green	Green	Green	Green	Green	
	Painting (Interior) & Electrical	Yellow	Yellow	Yellow	Green	Green	Green	Green	Green	Green	
	Landscaping	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green	
Institutions	Art Galleries & Studios	Green	Green	Green	Green	Green	Green	Green	Green	Green	
	Museums & Libraries	Green	Green	Green	Green	Green	Green	Green	Green	Green	
	Religious Institutions	Red	Red	Red	Red	Green	Red	Red	Red	Red	
Transportation	Trucking	Red	Red	Red	Red	Green	Green	Green	Green	Red	
	Logistics, including Freight Forwarders	Red	Red	Red	Red	Green +	Green	Green	Green	Red	
	Warehouses	Red	Red	Red	Red	Green	Green	Green	Green	Green	
Entertainment	Disc Jockeys	Yellow	Red	Green	Green	Green	Red	Green	Red	Green	
	Recording Studios	Green	Green	Green	Green	Green	Green	Green	Green	Green	
	Theatrical Performers (non-travel)	Yellow	Red	Green	Green	Green	Red	Green	Red	Green	
	Motion Picture	Red	Red	Red	Red	Green	Green	Green	Green	Green	
Education	Art	Yellow	Red	Red	Green	Green	Green	Green	Green	Green	
	Music & Dance	Red	Red	Red	Red	Green	Green	Green	Green	Green	
	Vocational	Red	Red	Red	Red	Green	Red	Green	Red	Green	
	Schools	Red	Red	Red	Red	Red	Red	Green	Red	Green	
Oil and Gas	except Pipeline Operations	Red	Red	Red	Red	Red	Green	Green	Green	Green	
Mining	except Coal & Gold Dredging	Red	Red	Red	Red	Red	Green	Green	Green	Green	
Public Sector	Conservations/Preserves	Red	Red	Red	Red	Green	Green	Green	Yellow	Green	

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Get to know The ForeFront Portfolio

Chubb's *The ForeFront Portfolio* offers flexible management liability insurance coverage with a nearly effortless on-the-glass quoting and issuance process via Chubb Marketplace, ensuring your customers have access to our comprehensive set of coverage offerings.

[Learn more about The ForeFront Portfolio for Small Business...](#)

What It Offers

Coordinated and consistent insurance protection against the financial costs of legal defense, settlements and thefts

Who It Protects

Private, not-for-profit and healthcare organizations

Key Coverages

- 1. Employment Practices Liability** – Helps protect against allegations stemming from employment-related wrongdoing and helps mitigate EPL exposures through optional state-of-the-art loss prevention services, where permitted
- 2. Fiduciary Liability** – Helps protect your customers' organizations, benefit plans and fiduciaries against exposures resulting from breaches of fiduciary duty and allegations of errors and omissions in the administration of benefit plans
- 3. Directors & Officers & Entity Liability (D&O)** – Helps protect against exposures associated with the management actions and decisions of organizations' directors and officers
- 4. Crime** – Helps protect not-for-profit and private organizations from anything from employee fraud to third-party theft

Risks You Can Quote On Marketplace

- ▶ 44 states covered [View Latest Map](#)
- ▶ Established operations with revenues < \$50M
- ▶ Employee Count < 250

Quoting Process

- ▶ Simple and fast quote processing capabilities
- ▶ No coverage-specific underwriting questions on EPL, Fiduciary and Crime, and just three for D&O
- ▶ No signed application required, nor any additional information required once you get a quote
- ▶ Straight-thru processing rates above 90%
- ▶ Ability to customize quotes with any combination of coverage types based on your customer's needs

For more information, download [The ForeFront Portfolio on Marketplace highlight sheet.](#)

Visit [Marketplace](#) for a comprehensive listing of all NAICS codes and industry classifications.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is a world leader in insurance. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.