

Small Business

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, and are committed to making your experience fast and simple - with quote, bind and issue capabilities at your fingertips. At Chubb, our policies are crafted specifically for small business owners, who are protected by our world-class claims service.

Chubb BOP

With broad protection for property and liability exposures, Chubb's Business Owner's Policy (Chubb BOP) serves as the foundation for your customers' insurance portfolio. Chubb BOP helps protect small business owners in more than 1,000 business classes across the following industries:

- Artisan contractors
- Clubs and Membership Associations
- Cultural institutions
- Financial Services
- Food Services
- Healthcare – doctor offices and related professional services
- Life sciences
- Manufacturers
- Real Estate – Commercial Condo Assoc.
- Real Estate – Lessors' Risks
- Retail stores
- Service businesses – professional and personal
- Technology
- Wholesale businesses

Chubb BOP also contains multiple property and liability features beyond industry standard policies including an automatic blanket limit of insurance concept that ties together valuable property coverages.

Using the Chubb Marketplace, agents can obtain a quote and issue a Chubb BOP policy in minutes. Add supporting insurance protection such as umbrella, workers' compensation, commercial auto, or management & professional liability insurance to provide your small business customers with an exceptional insurance solution.

Umbrella

Umbrella insurance from Chubb provides an additional layer of coverage over existing liability policies, offering your small businesses even more protection.

Workers' Compensation

Chubb workers' compensation policy provides your small business customers with a broad insurance solution to help protect them and their employees should an injury or illness occur on the job. Chubb provides more than just excellent coverage, we provide worldclass claims service and peace of mind that comes with being Chubb insured. Key Features include:

- Medical bill review service enhances claim cost savings opportunities; 2022 averaging savings over 68% from billed amounts
- Network solutions including >1.2 million providers to maximize quality of care and savings plus more than 65,000 network pharmacies
- Participation in pharmacy benefit results in no out-of-pocket prescription medication expenses for the injured worker at in-network pharmacies
- On staff Nurse Consultants, Telephonic Case Managers and Medication Management Specialists with 20+ years average clinical and industry experience

Management Liability

Supported by expert underwriting, exceptional claims handling, and value-added loss prevention services, *The ForeFront Portfolio*™ on Marketplace is designed to provide comprehensive, coordinated, and consistent insurance protection to private

companies, not-for-profit organizations, and healthcare organizations. The management liability coverages available to quote on Chubb Marketplace include:

- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Crime

Commercial Auto

Chubb's commercial auto policy includes personal injury protection, uninsured and underinsured motorist limits up to \$1M as well as endorsements that include additional coverages where available.

Cyber Insurance

With more than 25-years of experience handling cyber incidents and underwriting exposures, Chubb's Cyber offerings offer a variety of protections tailored to the Small Business customer.

Our three leading products - Cyber ERM, DigiTech ERM and Pro ERM - combine Chubb's industry leading cyber and technology coverages, underwriting, expertise, and excellent claims handling to help your customers insure, manage, and mitigate their ever-evolving high-tech exposures.

Chubb Cyber Insurance also includes access to an Incident Response Services team and Loss Mitigation Services.

Cyber ERM is the insurance solution to fill gaps and provide affirmative protection for cyber, privacy and media exposures.

Target clients include any size organization that manages sensitive customer or employee information, third party corporate information, computer networks and websites.

DigiTech ERM provides technology companies with an insurance solution to address technology errors and omissions, media, and cyber exposures on one insurance policy and reduce potential coverage gaps.

Target clients include:

- Software and system developers
- Technology services and consulting
- Electronics and hardware manufacturers

Pro ERM provides professional service firms of all sizes with an enterprise risk management solution to address professional, media and cyber exposures in one insurance policy – and reduce potential coverage gaps.

Target clients include:

- Non-licensed professional service firms of all sizes, but commonly targeted firms include associations, consultants, business process administrators, event planners, interior design firms, travel agents and trustees.

Foreign Package

As your customer's business spans national borders, their coverage must expand too. Chubb's foreign package policy is a multiline coverage that protects more than inventory and intel, it protects your customer's greatest asset, its people.

Chubb Marketplace

The benefits of quoting and issuing policies on Chubb marketplace include:

- 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
- Chubb Rewards: enroll in our incentive program and the more you quote the more you earn!

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

For More Information

For questions about our small business insurance, please contact your Business Development Manager. For questions about accessing the Chubb Marketplace, please contact: Chubb Small Business Help Desk at 1.800.664.8514 Or send an email to smallbizhelpdesk@chubb.com

Additional information can also be found at: www.chubb.com/smallbusiness