

Chubb Digital Financial Lines Detailed Appetite Grid

Industry Group	Product Appetite					
	Accept			Decline		
	PI	ML	Cyber	PI	ML	Cyber
Accountants	Accountants, tax prep, bookkeepers					
Architects & Design	Architects, interior designers, landscape architects, town planners/urban designers					
Legal	Will only accept 'misc' legal services of mediator, process server, title agent, notary	Broad appetite for legal service providers		Lawyers, barristers out of appetite		
Engineers	Yes - acoustic, civil, electrical, mechanical engineers; project managers (non-D&C), traffic	Broad appetite for engineers		Design & construct, aero/auto/naval, enviro, geotech, process, structural (> 30%); high risk or mega project		
Real Estate	Real estate professional services - Agents, auctioneers, property managers, strata managers, stock & station agents	Real estate professional services; valuers	Real estate professional services; valuers; property developers	Property developers, valuers	Property developers, Property owners	
Miscellaneous Professional Services	Approx 80 miscellaneous occupations available - see Marketplace Occupation Index			Activities including aviation/watercraft, legal services, mining, medical services, utilities, IT, biotech/pharma, financial services		
Employment/staffing	Recruitment firms; services to employers - HR, IR, relocation, payroll, training					
Media	Media professional services - advertising, graphics, marketing, photo/printing	Media professional services; newspaper/magazine/radio/TV		Newspaper/magazine/radio/TV should refer to Chubb branch underwriters for bespoke Media Liability cover. Social networking sites are out of appetite.	Social Media Platform Provider (excludes Named Insured own use of Social Media Platforms) Media to be Excluded on all other media related occupations, Exclude Content moderations services	
Logistics/Transport	Logistics professional services - freight forwarders, customs agent, fulfillment, cargo inspection; courier services	Logistics professional services; transport; warehousing		Transport companies other than couriers; warehouse other than fulfillment		Selective - ANY Port Exposure = DECLINE
NFP/Associations	Broad appetite for NFP/associations - can consider membership scheme policies			Political parties, councils, trade unions, professional sporting clubs are all out of appetite		
Construction	N/A - Other Chubb PI Product: Contractors needing D&C cover should refer to Chubb branch underwriters	Can consider construction contractors	Can consider construction contractors		Property developers	
Trades	Building maintenance, electrical, HVAC, mechanical, painting, plumbing, tiling	Can consider trades/contractors	Broad appetite for trades			
Retail	N/A	Selective appetite for wholesalers			Clothing / apparel retail	
Wholesale	N/A	Wholesalers within appetite for ML and Cyber				

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Accept				Decline		
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Financial Services	N/A - Other Chubb PI Product: Financial services providers needing PI cover should refer to Chubb branch underwriters for FI/IMI products. Financial planners, insurance brokers/agents, and mortgage brokers are out of appetite	N/A - Decline	Investment managers, financial planners, mortgage brokers		All financial services including personal investment companies.	Excluding credit bureau, cryptocurrency exchange or distributed ledger technology, payment processing & third party claims administration
Medical Services	N/A - no med-mal or allied health PI offered.	Doctor/dentist, allied health	Aged care; allied health; doctor/dentist; hospitals; nursing	NA - all decline	Aged care; disability providers; Large private hospitals	
Manufacturing	N/A	Manufacturers within appetite for ML and Cyber				Excluding life safety products/Services, fertiliser and aluminium
Agriculture	Flora & fauna/ farm/agri/aqua consultants; farm mgrs; Vet services	Agriculture within appetite for ML and Cyber				
Education	Education professional service providers - consultants; driver trainers; technical/trade instructors; RTOs	Education professional service providers	Education professional service providers; small schools		Primary and secondary schools, universities	
Hospitality	Accommodation/hotel manager; caterers, travel agents; tourism bureau	Broad appetite for hospitality ex-gambling				
Info Tech	N/A - Other Chubb PI Product - IT companies should refer to Chubb branch underwriters for bespoke Tech E&O and Cyber cover	IT companies in appetite for ML	N/A - Other Chubb PI Product - IT companies should refer to Chubb branch underwriters for bespoke Tech E&O and Cyber cover		Biotech, medical technology, fintech	Can be considered Stand Alone - preferred approach is to write in conjunction with Tech Liability under PremierTech product. EXCLUDING Cyber Security Products/Services
Bio/Med Tech	N/A - Other Chubb PI Product - should refer to Chubb branch underwriters for bespoke Life Sciences cover	N/A - Decline	N/A - Other Chubb PI Product - should refer to Chubb branch underwriters for bespoke Life Sciences Cyber cover	Other Chubb PI Product - should refer to Chubb branch underwriters for bespoke Life Sciences Cover	All decline	Other Chubb PI Product - should refer to Chubb branch underwriters for bespoke Life Sciences Cyber cover
Public & Products Liability (PPL) cover is available when purchased with PI on Marketplace except for:				PPL decline occupations (under 'Miscellaneous Professional Services' above): beauty therapists, fitness instructors, security services, tanning salons, and tour operators.		Other PPL general decline activities/risks: critical components, life safety, military.
Other general declines	Aviation (airlines/airports/aerospace), adult content, tobacco, drugs, gambling, weapons, data (aggregation/brokerage/warehousing), utilities/critical infrastructure, mining/oil & gas.					

Disclaimer: this is a high-level appetite guide - some occupations above marked 'accept' may require referral to a Chubb underwriter due to activities/risk characteristics.

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