

Chubb Cyber Digital Appetite Guide

Segment	Business Type	Segment	Business Type
Professional Services	Lawyers	Clubs/Associations	Charitable Foundations
	Architects/Engineers		Civic Clubs & Fraternal Societies
	Advertising & PR		Recreation Clubs
	Business Consultants		Chambers of Commerce
	Veterinarians		Professional & Trade Associations
	Photographers/Videographers	Wholesale	Food, Textile & Apparel
	Real Estate Agents		Auto Parts (New) & Hardware
Technology	Computer Software Developers		Electrical Equipment
	Website Design		Janitorial Supply
	IT Consulting & Staffing	Restaurants	Casual & Fine Dining
Healthcare	Medical & Dentist Offices		Sandwich Shops
	Life Sciences R&D/Manufacturing		Fast Food
	Hospitals, Clinics, and Medical Facilities	Contractors	Commercial Janitorial
Financial Institutions	Insurance Agents & Accountants		Carpentry, HVAC & Plumbing
	Financial Advisors & Investment Companies		Painting (Interior) & Electrical
	Banks and Misc. Financial Institutions		Landscaping
Real Estate	LROs	Institutions	Art Galleries & Studios
	Condo/Homeowner Associations		Museums & Libraries
Other Services	Hair and Nail Salons		Religious Institutions
	Event Planners	Transportation	Trucking
	Printers/Publishers		Logistics, including Freight Forwarders
	Electronics/Cell Phone Stores		Warehouses
	Grocery Stores	Agriculture	Commercial Fishing
Retailers	Liquor Stores		Farms & Ranches – Horses and Other Equines
	Clothing & Jewelry Stores		Farms & Ranches – Livestock, Poultry
	Bakeries & Coffee Shops		Farm Machinery and Equipment Wholesalers
	Pharmacies	Education	Art
	Florists		Music & Dance
	Furniture Stores		Vocational
			Schools
Manufacturing	Food, Textile & Apparel	Oil and Gas	Pipeline Operations
	Metal, Machinery & Equipment	Mining	Coal & Gold Dredging
	Miscellaneous Manufacturing	Public Sector	Conservations/Preserves
	Furniture, Wood & Plastics		Municipalities, Towns, Cities

Appetite may vary based on state.

Strong Appetite

Limited or No Appetite

+ Digitech ERM

Visit [Cyber Central](#) to run a cyber quote or indication and access a wealth of resources like eSignature form requests and sharable marketing brochures.



- Online Eligibility
- Under \$100M in revenue
 - Eligible products include Chubb Cyber ERM & Digitech ERM
 - Limit/retention flexibility
 - Industry appetite consistent with overarching portfolio

- Fast and Simple Quoting
- [Cyber Central](#) is a quoting platform specifically designed for Cyber Specialists.
 - Chubb [Marketplace](#) is the one-stop-shop for quoting multiple lines on the glass including Cyber ERM and Digitech ERM.
 - Cyber Batch Quoting allows users to upload 10 or more accounts at once, seeking bindable quotes up to 90 days from today. Quotes are accessible in both Marketplace and Cyber Central.
 - Market-leading APIs are available to quote Chubb via Comparative Raters, or, to integrate directly.

- Cyber Value Proposition
- 20.5% new business commission; **25% for batch quotes**
 - Client Cyber Risk Reports – A one-pager customized to the applicant highlighting their Cyber posture, industry claims data, and more.
 - 80%+ of online submissions receive a bindable quote or result; most referrals will be turned around in 24 hours.
 - State-of-the-art enhancement endorsements
 - Auto-renewal eligible subject to underwriting restrictions
 - No minimum premiums

We're continuously improving our digital offering and experience. Features include:

- Expedited Quote Flow:** Well-controlled risks with revenues between \$25M and \$100M will only see two underwriting questions in addition to the firmographic inputs.
- Cyber Crime:** Expanded cyber-crime industry appetite. Additionally, limits up to \$500K are available without referral for eligible classes.

- Sidecar:** Chubb's Sidecar Endorsement is available digitally, offering limits up to \$3M for the Cyber Incident Response Fund coverage in addition to the aggregate limit without referral.

- Loss Mitigation Services
- Vulnerability Management Outreach Program** – Cyber insureds receive complimentary alerts for critical vulnerabilities that have a high probability of exploitation and have been identified to be on their network.
 - Cyber Services** – Complimentary and discounted loss mitigation services (where permitted by law) and advisory resources that can assist policyholders with incident response preparation, improve front-line defenses, and potentially prevent malicious activity from entering and spreading in their network. ERM policyholders with fewer than 100 employees have access to **Chubb's Cyber Stack**, a complimentary collection of services designed to address the most pressing cyber exposures facing small businesses today.

- Incident Response Services
- Our cyber policies offer a specialized panel of incident response service providers. [Specialists](#) are available 24/7/365 and guide policyholders in recovering from any cyber event, including:
Incident Response Management, IT Forensics, Legal Resources, Public Relations, and more.
 - Access via the [Cyber Alert® app](#) or toll-free hotline @ 800.817.2665

- Chubb Digital Team
- 16 dedicated Cyber underwriters (in addition to field operations)
 - Underwriters assigned by region
 - For additional questions, email us at NBSERMSubmissions@Chubb.com