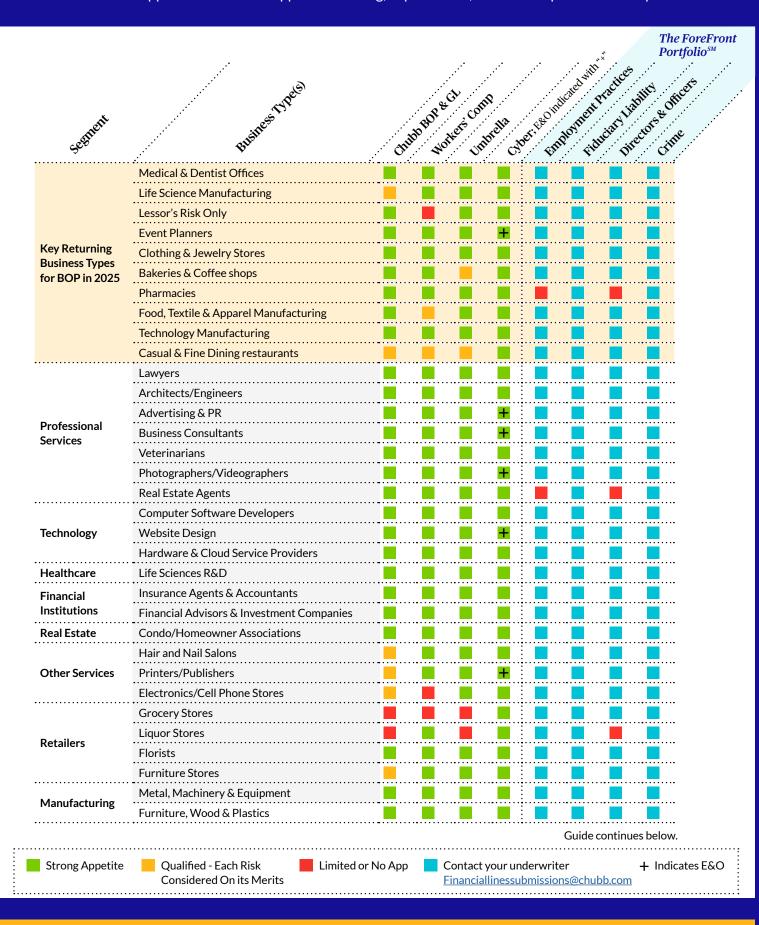
California: Chubb Small Business Appetite Guide

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%.



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*SM 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

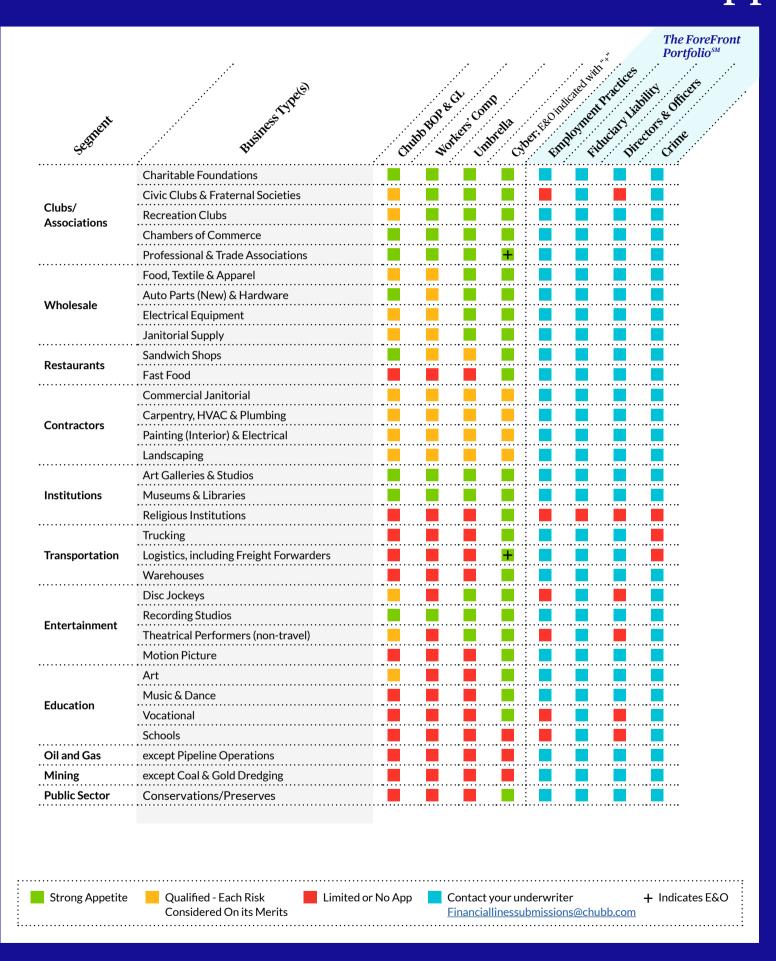
- ► Market-leading APIs to quote Chubb on Comparative Raters fast, accurate and mirroring Marketplace offerings
- ► Intuitive self-service tools for processing Endorsements, Claims, Premium Audits and more

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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Visit Marketplace for a comprehensive listing of all NAICS codes and industry classifications.

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

- - 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

<u>The ForeFront Portfolio on Marketplace</u> highlight sheet.

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 the world's largest publicly traded property and casualty insurance group. With operations in \$4 countries. Chubb provides commercial and personal property and casualty insurance, reinsurance and life insurance and life insurance and life insurance and life insurance. Personal accident and supplemental health insurance, reinsurance and life insurance and life insurance.