

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%.

Segment	Business Type(s)	Chubb BOP & GL	Workers' Comp	Umbrella	Cyber: E&O indicated with "+"	Employment Practices	Fiduciary Liability	Directors & Officers	Crime
Key Returning Business Types for BOP in 2025	Medical & Dentist Offices	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Life Science Manufacturing	Qualified	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Lessor's Risk Only	Strong	Limited	Strong	Strong	Contact	Contact	Contact	Contact
	Event Planners	Strong	Strong	Strong	Strong +	Contact	Contact	Contact	Contact
	Clothing & Jewelry Stores	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Bakeries & Coffee shops	Strong	Strong	Qualified	Strong	Contact	Contact	Contact	Contact
	Pharmacies	Strong	Strong	Strong	Strong	Limited	Contact	Limited	Contact
	Food, Textile & Apparel Manufacturing	Strong	Qualified	Strong	Strong	Contact	Contact	Contact	Contact
	Technology Manufacturing	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Casual & Fine Dining restaurants	Qualified	Qualified	Qualified	Strong	Contact	Contact	Contact	Contact
Professional Services	Lawyers	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Architects/Engineers	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Advertising & PR	Strong	Strong	Strong	Strong +	Contact	Contact	Contact	Contact
	Business Consultants	Strong	Strong	Strong	Strong +	Contact	Contact	Contact	Contact
	Veterinarians	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Photographers/Videographers	Strong	Strong	Strong	Strong +	Contact	Contact	Contact	Contact
	Real Estate Agents	Strong	Strong	Strong	Strong	Limited	Contact	Limited	Contact
Technology	Computer Software Developers	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Website Design	Strong	Strong	Strong	Strong +	Contact	Contact	Contact	Contact
Healthcare	Hardware & Cloud Service Providers	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Life Sciences R&D	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
Financial Institutions	Insurance Agents & Accountants	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Financial Advisors & Investment Companies	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
Real Estate	Condo/Homeowner Associations	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
Other Services	Hair and Nail Salons	Qualified	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Printers/Publishers	Qualified	Strong	Strong	Strong +	Contact	Contact	Contact	Contact
	Electronics/Cell Phone Stores	Qualified	Limited	Strong	Strong	Contact	Contact	Contact	Contact
Retailers	Grocery Stores	Limited	Limited	Limited	Strong	Contact	Contact	Contact	Contact
	Liquor Stores	Limited	Strong	Limited	Strong	Contact	Contact	Limited	Contact
	Florists	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Furniture Stores	Qualified	Strong	Strong	Strong	Contact	Contact	Contact	Contact
Manufacturing	Metal, Machinery & Equipment	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact
	Furniture, Wood & Plastics	Strong	Strong	Strong	Strong	Contact	Contact	Contact	Contact

Guide continues below.

Strong Appetite Qualified - Each Risk Considered On its Merits Limited or No App Contact your underwriter + Indicates E&O
FinancialLinesSubmissions@chubb.com



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

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

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

Strong Appetite

Qualified - Each Risk Considered On its Merits

Limited or No App

Contact your underwriter
Financialinssubmissions@chubb.com

+ Indicates E&O

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

- ▶ 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.