

# 2025 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	Auto	Cyber; E&O indicated with '+'	Employment Practices	Fiduciary Liability	Directors & Officers	Crime
Professional Services	Lawyers	Green	Green	Green	Green	Green	Blue	Blue	Blue	Blue
	Architects/Engineers	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Advertising & PR	Green	Green	Green	Green	Green +	Green	Green	Green	Green
	Business Consultants	Green	Green	Green	Green	Green +	Green	Green	Green	Green
	Veterinarians	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Photographers/Videographers	Green	Green	Green	Green	Green +	Green	Green	Green	Green
	Real Estate Agents	Green	Green	Green	Green	Green	Red	Green	Red	Green
Technology	Computer Software Developers	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Website Design	Green	Green	Green	Green	Green +	Green	Green	Green	Green
	Hardware & Cloud Service Providers	Green	Green	Green	Green	Green	Green	Green	Green	Green
Healthcare	Medical & Dentist Offices	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Life Sciences R&D	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Life Sciences Manufacturing	Yellow	Green	Green	Green	Green	Green	Green	Green	Green
Financial Institutions	Insurance Agents & Accountants	Green	Green	Green	Green	Green	Yellow	Yellow	Yellow	Yellow
	Financial Advisors & Investment Companies	Green	Green	Green	Green	Green	Blue	Blue	Blue	Blue
Real Estate	LROs	Green	Red	Green	Green	Green	Green	Green	Green	Green
	Commercial Condo & Homeowner Assoc.	Green	Green	Green	Green	Green	Green	Green	Yellow	Green
Other Services	Hair and Nail Salons	Yellow	Green	Green	Green	Green	Green	Green	Green	Green
	Event Planners	Green	Green	Green	Green	Green +	Green	Green	Green	Green
	Printers/Publishers	Yellow	Green	Green	Green	Green +	Green	Green	Green	Green
	Electronics Shops	Yellow	Red	Yellow	Red	Green	Green	Green	Green	Green
	Cell Phone Stores	Red	Green	Red	Red	Green	Green	Green	Green	Green
	Grocery Stores	Red	Red	Red	Red	Green	Green	Green	Green	Green
Retailers	Liquor Stores	Red	Green	Red	Green	Green	Green	Green	Red	Green
	Clothing & Jewelry Stores	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Bakeries & Coffee Shops	Green	Green	Yellow	Green	Green	Green	Green	Green	Green
	Pharmacies	Green	Green	Green	Green	Green	Red	Green	Red	Green
	Florists	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Furniture Stores	Yellow	Green	Green	Green	Green	Green	Green	Green	Green
Manufacturing	Food, Textile & Apparel	Green	Yellow	Green	Green	Green	Green	Green	Green	Green
	Metal, Machinery & Equipment	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Technology	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Furniture, Wood & Plastics	Green	Green	Green	Green	Green	Green	Green	Green	Green

Guide continues below. Appetite differs in CA, FL & NY - and may vary in other locations.

■ Strong Appetite    
 ■ Qualified - Each Risk Considered On its Merits    
 ■ Limited or No App    
 ■ Contact your underwriter    
 + Indicates E&O

## 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, Umbrella and Employment Practices Liability

### 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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Clubs/ Associations	Charitable Foundations	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Civic Clubs	Yellow	Green	Green	Green	Green	Red	Green	Red	Green
	Recreation Clubs	Yellow	Green	Green	Green	Green	Green	Green	Green	Green
	Chambers of Commerce	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Professional & Trade Associations	Green	Green	Green	Green	Green	+	Green	Green	Green
Wholesale	Food, Textile & Apparel	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green
	Auto Parts (New) & Hardware	Green	Yellow	Green	Green	Green	Green	Green	Green	Green
	Electrical Equipment	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green
	Janitorial Supply	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green
Restaurants	Casual & Fine Dining	Yellow	Yellow	Yellow	Green	Green	Green	Green	Green	Green
	Sandwich Shops	Green	Yellow	Yellow	Green	Green	Green	Green	Green	Green
	Fast Food	Red	Red	Red	Red	Green	Green	Green	Green	Green
Contractors	Commercial Janitorial	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green
	Carpentry, HVAC & Plumbing	Yellow	Yellow	Yellow	Green	Green	Green	Green	Green	Green
	Painting (Interior) & Electrical	Yellow	Yellow	Yellow	Green	Green	Green	Green	Green	Green
	Landscaping	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green
Institutions	Art Galleries & Studios	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Museums & Libraries	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Religious Institutions	Red	Red	Red	Red	Green	Red	Red	Red	Red
Transportation	Trucking	Red	Red	Red	Red	Green	Green	Green	Green	Red
	Logistics, including Freight Forwarders	Red	Red	Red	Red	Green	Green	Green	Green	Red
	Warehouses	Red	Red	Red	Red	Green	Green	Green	Green	Green
Entertainment	Disc Jockeys	Yellow	Red	Green	Green	Green	Red	Green	Red	Green
	Recording Studios	Green	Green	Green	Green	Green	Green	Green	Green	Green
	Theatrical Performers (non-travel)	Yellow	Red	Green	Green	Green	Red	Green	Red	Green
	Motion Picture	Red	Red	Red	Red	Green	Green	Green	Green	Green
Education	Art	Yellow	Red	Red	Green	Green	Green	Green	Green	Green
	Music & Dance	Red	Red	Red	Red	Green	Green	Green	Green	Green
	Vocational	Red	Red	Red	Red	Green	Red	Green	Red	Green
	Schools	Red	Red	Red	Red	Red	Red	Green	Red	Green
Oil and Gas	except Pipeline Operations	Red	Red	Red	Red	Red	Green	Green	Green	Green
Mining	except Coal & Gold Dredging	Red	Red	Red	Red	Red	Green	Green	Green	Green
Public Sector	Conservations/Preserves	Red	Red	Red	Red	Green	Green	Green	Yellow	Green

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## 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.](#)

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