

NAICS Group	Digit NAICS	Casualty	A&H Corporate	Fire	Financial Lines	EIL	Marine	Cyber	PI	Embedded Insurance*
Agriculture, Forestry, Fishing and Hunting	11	Standard	Challenged	No Appetite	Preferred	Standard	Standard	Standard	Standard	No Appetite
Mining, Quarrying, and Oil and Gas Extraction	21	Challenged	Challenged	No Appetite	Challenged	Challenged	Challenged	Standard	Challenged	No Appetite
Utilities	22	Standard	Preferred	Challenged	Standard	Standard	Standard	Challenged	Challenged	No Appetite
Construction	23	Challenged	Challenged	Challenged	Standard	Standard	Preferred	Standard	Preferred	No Appetite
Manufacturing 1a (Food, Textile)	31	Preferred	Preferred	Challenged	Preferred	Preferred	Standard	Standard	Preferred	No Appetite
Manufacturing 1b (Beverages)	31	Preferred	Preferred	Preferred	Preferred	Preferred	Standard	Standard	Preferred	No Appetite
Manufacturing 2 (Wood, Chemical, Plastics)	32	Preferred	Preferred	No Appetite	Preferred	Standard	Standard	Standard	Preferred	No Appetite
Manufacturing 3 (Metals, Machinery)	33	Preferred	Preferred	Standard	Standard	Standard	Preferred	Standard	Preferred	No Appetite
Manufacturing 4a (Light Manufacturing)	34	Preferred	Preferred	Preferred	Preferred	Preferred	Preferred	Standard	Preferred	No Appetite
Manufacturing 4b (Automotive Manufacturing)	34	Standard	Preferred	Challenged	Standard	Standard	Preferred	Standard	Standard	Standard
Wholesale Trade	42	Standard	Preferred	Challenged	Standard	Standard	Standard	Preferred	Preferred	No Appetite
Retail Trade 1 (Food, Clothing, Furniture)	44	Preferred	Standard	Challenged	Preferred	Preferred	Standard	Standard	Challenged	Standard
Retail Trade 2 (Motor, Electronic, Material, Misc, other retail)	45	Preferred	Standard	Standard	Preferred	Preferred	Standard	Standard	Challenged	Standard
Transportation	48	Challenged	Standard	Preferred	Preferred	Standard	Standard	Standard	Preferred	Standard
Warehousing	48	Challenged	Standard	No Appetite	No Appetite	Standard	Standard	Standard	Preferred	No Appetite
Information & Media	51	Standard	Challenged	Preferred	Preferred	Preferred	Challenged	Preferred	Standard	No Appetite
Financial Institutions	52	Preferred	Preferred	Preferred	Preferred	Preferred	Standard	Standard	Standard	Preferred
Real Estate (Non-residential)	53	Preferred	Preferred	Preferred	Preferred	Preferred	Challenged	Preferred	Standard	No Appetite
Real Estate (Residential)	54	Preferred	Preferred	No Appetite	Preferred	Preferred	Challenged	Preferred	Standard	Standard
Professional, Scientific, and Technical Services	54	Preferred	Standard	Preferred	Preferred	Preferred	Challenged	Standard	Preferred	No Appetite
Management of Companies and Enterprises	55	Preferred	Standard	Standard	Preferred	Preferred	Challenged	Standard	Standard	No Appetite
Administrative and Support	56	Standard	Preferred	Standard	Preferred	Standard	Challenged	Standard	Preferred	No Appetite
Waste Management and Remediation Services	56	Standard	Preferred	No Appetite	Challenged	Challenged	Challenged	Standard	Preferred	No Appetite
Education	61	Preferred	Standard	Preferred	Standard	Preferred	Challenged	Standard	Preferred	Standard
Healthcare	62	Challenged	Standard	Standard	Preferred	Preferred	Standard	Standard	Standard	Standard
Arts, Entertainment, and Recreation	71	Preferred	Preferred	Challenged	Standard	Preferred	Preferred	Preferred	Standard	No Appetite
Accommodation and Food Services	72	Preferred	Preferred	Challenged	Preferred	Preferred	Standard	Standard	Challenged	No Appetite
Other Services	81	Preferred	Preferred	Challenged	Preferred	Preferred	Challenged	Standard	Preferred	Standard
Public Administration	92	Challenged	Standard	Standard	Standard	Preferred	Challenged	Challenged	Preferred	No Appetite
Life Science		Preferred	Preferred	Challenged	Preferred	Preferred	Preferred	Preferred	Preferred	No Appetite
Technology		Preferred	Preferred	Standard	Preferred	Preferred	Preferred	Preferred	Preferred	No Appetite

- Preferred**
The risks of loss and claims are lower than the standard applicant
- Standard**
The risks are considered common or normal
- Challenged**
The risks might require special restrictions or extra ratings
- We have no appetite for risks in the industries.

* Insurance for end consumers

Chubb for High-Net-Worth Individuals

HNW Personal Lines: Appetite Guide

The Chubb Masterpiece® policies are designed for high-net-worth individuals who value above-average insurance coverage and service for their real estate, personal belongings, vehicles, art, jewellery, antiques, collections, and personal liability.

Masterpiece offers excellent insurance coverage that not only protects your possessions but also your standard of living.

Chubb Masterpiece® Signature		Chubb Masterpiece® Motor	
Cover Moduls	Preferred Risks	Cover Moduls	Preferred Risks
House Cover	<ul style="list-style-type: none"> • High proportion of Valuable Articles • Insurance to value • Primary residences: secondary residences can be included • Solid construction • High standard of safety and protection measures • Good Claims History: Less than 2 losses in past 5 years • For properties with a value of more than CHF 2,000,000 Risk appraisal by internal risk engineers will be needed 	Liability	<ul style="list-style-type: none"> • More Cars than Drivers • Multi Vehicle: 3 or more • Classic Cars: Vehicles over 20 years old valued more than CHF 50k, a collectible worth preserving • Low or Limited Mileage: annual Mileage of 5,000 or less • High standard of safety and protection measures • Good and secure Garaging/ Storage • Good Claims History: Less than 2 losses in past 5 years • For risk locations with an exposure of more than CHF 2,000,000 Risk appraisal by internal risk engineers will be needed
Contents Cover		Comprehensive insurance	
Valuable Articles Cover		Accident	
Personal Liability Cover			
Family Protection Cover			

To provide you and your client with clarity, we have created the following summary of our “appetite.” This is not a comprehensive list; rather, it contains some general guidelines. For specific risks or industries not listed, please contact our underwriting team.