

# Chubb Professional ERM Digital Appetite Guide

Professional Service Firm

Accounting	Decline	Forensic Investigators	Strong Appetite
Advertising Agencies	Qualified Appetite	Foundations – Charitable	Qualified Appetite
Alarm Security System Monitoring Services	Qualified Appetite	Franchisors	Qualified Appetite
Answering Service	Strong Appetite	Fulfillment Firms	Strong Appetite
Appraisers – Antiques, Art, Collectibles & Jewelry	Qualified Appetite	Fundraisers	Strong Appetite
Appraisers – Auto/Vehicles	Qualified Appetite	Funeral Directors / Crematories	Decline
Appraisers – Home/Building	Decline	Genealogical Investigators	Strong Appetite
Arbitrators / Mediators – Excluding Law Practices	Strong Appetite	Geologists	Qualified Appetite
Asset Managers	Decline	Grant Writers	Strong Appetite
Asset Recovery & Repossession	Decline	Handwriting Analysts	Strong Appetite
Associations	Qualified Appetite	Inspection Services – Home & Building	Decline
Auctioneers (except livestock)	Strong Appetite	Inspection Services – Other	Qualified Appetite
Background Screening Firms	Qualified Appetite	Janitorial Services	Qualified Appetite
Billing Services – Medical	Decline	Laboratories – Research, Development, Testing and Analysis	Qualified Appetite
Billing Services – Non medical	Strong Appetite	Land Preservation	Qualified Appetite
Bookbinding	Strong Appetite	Landscape Architecture (Landscape Planning, No Construction)	Strong Appetite
Bookkeeping	Strong Appetite	Loan Servicing	Qualified Appetite
Call Center Operations – Except Debt Collecting	Strong Appetite	Lobbyists	Strong Appetite
Car Title and Tag Services	Strong Appetite	Mailing or Addressing Companies	Strong Appetite
Certified Public Accountants	Decline	Marine Appraisers or Surveyors	Qualified Appetite
Claims Adjusters – Independent or Public	Qualified Appetite	Market Research Firms	Strong Appetite
Collection Agencies	Decline	Media Buyers	Strong Appetite
Concierge Services	Strong Appetite	Meteorological Services	Strong Appetite
Consultants – Advertising, Marketing	Strong Appetite	Musical Instruments – Tuning & Repair	Strong Appetite
Consultants – Business Broker & Valuation	Qualified Appetite	Notaries Public	Strong Appetite
Consultants – Business Management	Strong Appetite	Office Administrative Services	Strong Appetite
Consultants – Communications/Media/ Public Relations	Strong Appetite	Packing and Crating Services	Strong Appetite
Consultants – Debt	Qualified Appetite	Paralegal Services	Strong Appetite
Consultants – Environmental	Qualified Appetite	Patent Agents	Decline
Consultants – Event and Wedding Planning	Strong Appetite	Payment Processors – excluding Billing Services	Strong Appetite
Consultants – Executive, Financial, Procurement and Strategic Planning	Strong Appetite	Payroll Services	Strong Appetite
Consultants – Expert Witnesses	Qualified Appetite	Personal Assistants	Strong Appetite
Consultants – Foreclosures	Decline	Personal Shoppers	Strong Appetite
Consultants – Graphic Art & Design	Strong Appetite	Photoengraving	Strong Appetite
Consultants – Health Care	Qualified Appetite	Photographers	Strong Appetite
Consultants – Human Resources, Compensation & Benefits	Strong Appetite	Polygraph Operators	Strong Appetite
Consultants – Image	Strong Appetite	Printers	Strong Appetite
Consultants – Interior Decorator	Strong Appetite	Product Design Firms	Strong Appetite
Consultants – Litigation, except law firms	Strong Appetite	Professional Employer Organizations (PEO)	Qualified Appetite
Consultants – Loan Portfolio	Qualified Appetite	Professional Organizers	Strong Appetite
Consultants – Logistics – Except Freight Brokers, Forwarders, or Customs Brokers	Qualified Appetite	Professional Training & Continuing Education	Strong Appetite
Consultants – Market Research	Strong Appetite	Property Managers – No property ownership	Strong Appetite
Consultants – Mergers & Acquisitions	Qualified Appetite	Real Estate Sales (Agent & Broker)	Qualified Appetite
Consultants – Procurement	Strong Appetite	Relocation Agents	Strong Appetite
Consultants – Real Estate	Qualified Appetite	Remediation Contractors	Decline
Consultants – Regulatory - Except Law Firms & Lobbyists	Qualified Appetite	Research Organizations – NOC	Strong Appetite
Consultants – Research & Development	Strong Appetite	Schools – Driving Instructions	Decline
Consultants – Risk Management & Safety	Qualified Appetite	Secretarial Services – Including Resume, Data Entry & Typing – Limited Travel	Strong Appetite
Consultants – Security – Except Firms that Provide Security Personnel	Qualified Appetite	Security and Patrol Agencies	Decline
Consultants – Seedsman / Livestock	Decline	Surveillance and Special Investigations (Physical or Digital)	Decline
Consultants – Solar Energy	Qualified Appetite	Surveyors – Aerial	Decline
Consultants – Vocational & Career – Except Rehab Counseling	Strong Appetite	Surveyors – Land	Decline
Consultants – Actuarial	Decline	Sweepstakes/Contest/Games of Chance – Managers/Administrators	Qualified Appetite
Consultants – Agricultural	Strong Appetite	Tabulating Services, Except Accountants	Strong Appetite
Consultants – Audio/visual – No Install	Strong Appetite	Talent Agents	Decline
Consultants – Educational	Strong Appetite	Tax Preparers	Strong Appetite
Consultants – Financial	Strong Appetite	Telemarketing & Research Services	Strong Appetite
Consultants – Forestry	Strong Appetite	Teleproduction Studios – Post Production Services	Strong Appetite
Consultants – Health Care	Strong Appetite	Temporary Medical Staffing	Qualified Appetite
Consultants – Training & Development	Strong Appetite	Temporary Staffing – Except Medical or Technology	Strong Appetite
Consumer Debt Managers & Settlement Firms	Decline	Temporary Technology Staffing (IT/Programmers Only)	Qualified Appetite
Courier Services	Strong Appetite	Third Party Benefits Plan Administrators	Qualified Appetite
Court Reporters	Strong Appetite	Title/Escrow & Settlement Offices	Decline
Credit Reporting Bureaus – Business	Qualified Appetite	Tour Guides & Operators	Strong Appetite
Credit Reporting Bureaus – Consumer	Decline	Transcription Services	Strong Appetite
Customs Brokers / Freight Forwarders	Qualified Appetite	Transfer Agents	Strong Appetite
Detective or Investigative Agencies – Private	Strong Appetite	Translation & Interpretation Services	Strong Appetite
Direct Mail Advertising Services	Strong Appetite	Travel Agencies	Strong Appetite
Document Preparation Services	Strong Appetite	Trustees	Qualified Appetite
Duplicating Services – Media, Photo & Documents	Strong Appetite	Trusts, Except Educational, Religious, or Charitable	Qualified Appetite
Embroidery Operations	Strong Appetite	Tutoring Services	Strong Appetite
Employment Agencies – Recruitment and Permanent Placement	Strong Appetite	Videographers	Strong Appetite
Engraving	Strong Appetite	Videotape Editing Services	Strong Appetite
Event Planners	Strong Appetite	Visitor or Tourism Bureaus	Strong Appetite
Film Processing & Photo Finishing (including the development of Negatives, Printing and all Subsequent Operations)	Strong Appetite	Window Decorating Services – Storefront	Strong Appetite
Foreclosure Agents	Qualified Appetite		

Strong Appetite   Qualified Appetite (referral required)   Decline



Chubb Professional ERM Value Prop

- ▶ 20.5% commission
- ▶ Auto-renewal eligibility subject to underwriting restrictions
- ▶ No minimum premiums

Product Highlights

- ▶ Chubb Professional ERM provides Miscellaneous Professional Liability coverage with the option to add First-Party and Third-Party Cyber Liability and Media Liability coverages
- ▶ Cyber Crime coverage available by endorsement
- ▶ Over 25 years in the Miscellaneous Professional Liability insurance market
- ▶ Chubb has been providing integrated professional and cyber risk insurance solutions to fit a business’s needs since the launch of our Cyber Liability Endorsement to our Miscellaneous Professional Liability policy in 2006.

Powerful Digital Solutions

- ▶ Market-leading APIs to quote Chubb on Comparative Raters – fast, accurate and mirroring Marketplace offerings
- ▶ Intuitive self-service tools to issue policies, process endorsements, file claims, and more

Fast and Simple Quoting with Chubb Cyber Central or Marketplace

- ▶ Fewer data inputs and quicker quotes
- ▶ Chubb [Cyber Central](#) is a quoting platform specifically designed for Professional Liability and Cyber Specialists
- ▶ [Marketplace](#) is your one-stop-shop for quoting all lines digitally, including Professional ERM, Cyber ERM, and Digitech ERM

Online Eligibility

- ▶ Up to \$35M in revenue
- ▶ Limit/retention flexibility
- ▶ 50+% of online submissions receive an immediate bindable quote, referred accounts will be turned around within 24-48 hours dictated by internal KPIs

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

Services for Cyber Customers

Loss Mitigation Services

- ▶ Chubb Cyber Stack - a curated collection of services designed to address the most pressing cyber exposures facing small businesses today. Small businesses with fewer than 100 employees can receive all or any of the services on a complimentary basis for a full year and enjoy up to \$28,000 in savings. This includes access to a dedicated Cyber Risk Advisor to provide on-demand consulting on essential security features and controls.
- ▶ Vulnerability Management Outreach Program – Cyber insureds receive alerts for critical vulnerabilities that have a high probability of exploitation and have been identified to be on their network, on a complimentary basis, throughout the policy term.

Incident Response Services

- ▶ Chubb understands that not all events can be avoided. When something occurs, our cyber policies provide our clients with a panel of service providers specializing in incident response. These specialists are available 24/7/365 and are prepared to guide policyholders in recovering from any cyber event.

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